Filing at a Glance

Company:	Union Security Insurance Company
Product Name:	2019 INFORCE RATE INCREASES - Union Security Pre RS
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - M.U. (Medically underwritten)
Date Submitted:	06/30/2022
SERFF Tr Num:	MULF-133297681
SERFF Status:	Assigned
State Tr Num:	MULF-133297681
State Status:	Received Review in Progress
Co Tr Num:	2019 INFORCE RATE INCREASES - UNION SECURITY PRE RS
Effective Date Requested:	On Approval
Author(s):	Michelle Fluet, Carol Folsom, Joanne Witham, Alex Yi, Amanda Weaver
Reviewer(s):	Jim Laverty (primary)
Disposition Date:	
Disposition Status:	
Effective Date:	

State Filing Description:

Proposed aggregate 130.5% increase on 2,967 PA policyholders of Union Security forms 6034-PA, 6035-PA, 6036-PA, 6060-PA, 6062-PA, 6063-PA, 6072-PA, 6073-PA, 7060-PA, and 7062-PA.

General Information

Project Name: 2019 INFORCE RATE INCREASES - Union Security Pre RS
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 130.5%

Deemer Date:
Submitted By: Joanne Witham

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 07/03/2022
State Status Changed: 07/04/2022
Created By: Michelle Fluet
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

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

Our comprehensive claims study, generally conducted every three years and most recently completed in 2019, examines the usage trend for the insured population. The study demonstrates higher than previously expected claim rates at the oldest ages. In short, we anticipate having to pay more claims in the future than previously expected.

As a result of the study, we are requesting a premium rate increase on the policy series listed below and are enclosing the actuarial memos and rates for your review and acceptance.
These rate increases are based on assumptions developed by John Hancock. Morbidity assumptions are based on Union Security experience. Mortality assumptions are based on combined Union Security and Time Insurance Company ("Time") experience, Lapse assumptions are based on combined John Hancock, Time and Union Security experience.

Policy SeriesApproval DateYears SoldAverage Increase
6034-PA8/14/19982001133.1%
6035-PA8/14/19981998 – 2003133.1%
6036-PA8/14/19981998 – 2003133.1%
6060-PA7/7/19981998 – 2001133.1%
6062-PA7/7/19981998 – 2002133.1%
6063-PA7/7/19981998 – 2002133.1%
6072-PA7/7/19981998 – 1999133.1%
6073-PA7/7/19981998 – 1999133.1%
7060-PA5/15/20012001 – 2003102.9%
7062-PA5/15/20012001 – 2003102.9%

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

The increases requested reflect the timing of the acceptance of our prior rate increase filings as well as any unapproved amounts from our prior filing on an actuarially equivalent basis.

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

•Nonforfeiture
The nonforfeiture benefit, if purchased, may be exercised and the policy will be converted to paid-up status in accordance with the policy provision on the rate increase effective date.

•Contingent Nonforfeiture
If the NAIC contingent nonforfeiture benefit is triggered customers will be offered paid-up coverage in accordance with the provision. Please note, that we will be voluntarily administering the contingent nonforfeiture benefit as described in the NAIC Model Bulletin "Announcement of Alternative Filing Requirements for Long-Term Care Premium Rate Increases" (as adopted by the Senior Issues Task Force on 8/9/2013.) We are allowing contingent nonforfeiture if the rate increase trigger is met for all

affected policyholders, even if it was not otherwise required in your State.

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

Policyholder Communication Package

We will be submitting in a separate form filing for review and approval, our template policyholder communication package regarding the rate increase and options to help mitigate the rate increase. We developed the communication package keeping in mind the amount of meaningful and detailed information to the policyholder and presenting it in a clear manner. We have incorporated suggestions from state regulators, policyholders and our dedicated policyholder service representatives. This package will be personalized for each customer and will vary by their respective situation.

Ensuring No Cross-Subsidization Between States

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

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified, and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

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

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

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

The following items are included in this submission:
*the submission letter
*all actuarial material
*all required certifications

Please do not hesitate to contact us regarding this submission. We will be happy to meet with the Department at a time of your

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

Company and Contact

Filing Contact Information

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617-572-0101 [Phone]
617-572-0399 [FAX]

Filing Company Information

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

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

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

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State: Pennsylvania **Filing Company:** Union Security Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2019 INFORCE RATE INCREASES - Union Security Pre RS
Project Name/Number: 2019 INFORCE RATE INCREASES - Union Security Pre RS/

Rate Information

Rate data applies to filing.

Filing Method:	Review and Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	19.200%
Effective Date of Last Rate Revision:	04/06/2020
Filing Method of Last Filing:	Review and Approval
SERFF Tracking Number of Last Filing:	MULF-131791176

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Union Security Insurance Company	130.500%	130.500%	$7,881,381	2,967	$6,039,434	251.100%	18.000%

State:	Pennsylvania	**Filing Company:**	Union Security Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2019 INFORCE RATE INCREASES - Union Security Pre RS		
Project Name/Number:	2019 INFORCE RATE INCREASES - Union Security Pre RS/		

Rate/Rule Schedule

State: *Pennsylvania* **Filing Company:** *Union Security Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2019 INFORCE RATE INCREASES - Union Security Pre RS*
Project Name/Number: *2019 INFORCE RATE INCREASES - Union Security Pre RS/*

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Table	6034-PA	Revised	Previous State Filing Number: MULF-131791176 Percent Rate Change Request: 133.1	6034-PA.pdf,
2		Rate Table	6035-PA	Revised	Previous State Filing Number: MULF-131791176 Percent Rate Change Request: 133.1	6035-PA.pdf,
3		Rate Table	6036-PA	Revised	Previous State Filing Number: MULF-131791176 Percent Rate Change Request: 133.1	6036-PA.pdf,
4		Rate Table	6060-PA	Revised	Previous State Filing Number: MULF-131791176 Percent Rate Change Request: 133.1	6060-PA.pdf,
5		Rate Table	6062-PA	Revised	Previous State Filing Number: MULF-131791176 Percent Rate Change Request: 133.1	6062-PA.pdf,
6		Rate Table	6063-PA	Revised	Previous State Filing Number: MULF-131791176 Percent Rate Change Request: 133.1	6063-PA.pdf,
7		Rate Table	6072-PA	Revised	Previous State Filing Number: MULF-131791176 Percent Rate Change Request: 133.1	6072-PA.pdf,
8		Rate Table	6073-PA	Revised	Previous State Filing Number: MULF-131791176 Percent Rate Change Request: 133.1	6073-PA.pdf,
9		Rate Table	7060-PA	Revised	Previous State Filing Number: MULF-131791176 Percent Rate Change Request: 102.9	7060-PA pre-RS.pdf,
10		Rate Table	7062-PA	Revised	Previous State Filing Number: MULF-131791176	7062-PA pre-RS.pdf,

					Percent Rate Change Request: 102.9	

Appendix B1

Union Security Insurance Company

6034-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	35.30	37.44	43.19	48.54	70.08	124.09	138.00	159.12	178.38	354.78	390.75	476.07	521.77	597.80	869.97
30	39.26	39.39	45.83	51.27	86.71	129.94	144.25	161.20	180.93	367.42	396.34	481.43	529.24	605.37	869.97
31	41.46	40.36	47.45	52.95	87.96	139.02	153.20	169.59	190.37	387.12	398.49	482.67	530.49	607.48	869.97
32	43.57	42.02	49.88	55.05	93.38	139.51	153.20	178.07	199.31	393.31	399.78	484.73	532.57	608.75	869.97
33	44.81	43.93	52.95	58.34	95.88	145.83	162.66	186.07	208.37	406.84	400.65	485.97	533.82	610.86	869.97
34	46.84	46.92	56.30	62.20	100.45	146.34	171.18	192.76	216.94	423.63	401.94	486.69	535.10	612.12	869.97
35	48.84	49.07	60.65	67.30	104.71	151.45	177.96	192.76	225.67	424.73	404.10	486.69	535.10	612.21	869.97
36	50.81	53.17	63.99	71.68	108.97	161.20	182.18	193.40	231.20	440.07	404.64	486.69	535.10	612.21	869.97
37	52.76	56.32	68.04	77.17	122.64	165.86	191.65	205.75	235.83	452.51	404.64	486.69	535.10	612.21	869.97
38	55.86	58.25	73.19	81.70	122.64	165.86	196.32	209.98	240.65	467.47	404.64	486.69	535.10	612.21	869.97
39	57.79	61.30	76.31	86.97	123.30	170.28	200.45	213.71	253.68	488.76	404.64	486.69	535.10	612.21	869.97
40	58.07	66.18	76.83	85.86	126.38	168.09	209.13	217.16	252.22	508.04	405.08	487.79	535.71	603.46	920.55
41	61.81	70.06	82.01	89.93	132.63	173.72	215.22	224.33	260.32	530.10	410.85	493.65	545.18	614.07	920.55
42	61.81	73.28	86.77	94.80	148.68	176.52	220.64	231.52	276.47	553.69	416.67	498.31	554.73	623.94	920.55
43	65.43	76.95	87.68	97.58	150.55	182.15	226.58	246.48	284.02	577.82	422.54	504.25	564.37	633.48	920.55
44	69.89	77.79	92.67	103.41	153.54	193.42	238.11	259.54	297.93	606.37	424.87	506.72	573.89	644.36	920.55
45	76.99	78.33	90.41	104.25	162.60	210.75	231.22	266.23	313.54	617.94	447.88	507.75	565.62	645.01	971.13
46	77.98	79.16	96.13	107.30	164.31	211.71	244.68	281.48	321.86	658.94	454.08	513.73	575.21	649.33	971.13
47	82.98	83.65	97.11	108.54	167.01	219.94	250.07	290.00	338.80	688.39	460.33	519.26	586.97	649.33	971.13
48	87.19	86.56	101.72	114.85	183.49	225.74	255.43	305.39	355.83	727.41	464.16	519.26	587.65	649.33	971.13
49	91.15	90.55	107.11	118.44	195.23	239.34	268.37	313.34	364.31	748.58	464.16	519.26	587.65	649.33	971.13
50	92.56	91.25	111.11	118.44	199.57	241.09	272.84	334.14	379.16	770.98	453.04	512.92	597.71	642.37	1092.53
51	96.31	97.19	119.55	132.17	218.25	247.06	283.72	353.88	399.54	803.70	455.38	523.85	598.04	665.97	1143.11
52	103.03	102.54	123.92	136.28	242.21	267.12	303.09	359.76	420.22	849.66	474.47	533.52	606.02	665.71	1193.69
53	106.88	110.45	132.57	148.93	281.95	287.38	322.17	379.45	433.08	893.66	473.51	541.48	613.50	672.69	1244.27
54	116.02	120.62	143.94	157.39	309.47	298.54	333.97	398.83	452.73	929.90	480.63	549.00	620.62	686.24	1294.85
55	118.59	128.01	153.07	168.87	336.76	320.82	359.51	419.13	471.60	971.89	479.53	556.12	627.16	685.37	1345.43
56	127.74	136.56	160.98	181.68	372.94	326.71	364.96	429.27	489.30	1016.62	485.97	555.55	626.22	690.49	1421.72
57	136.04	142.11	175.56	189.68	387.00	332.52	378.07	441.82	493.05	1021.15	491.31	554.69	631.53	688.70	1418.74
58	140.28	152.76	187.13	202.66	394.59	333.71	381.96	451.19	503.54	1032.88	488.76	560.37	636.32	693.18	1415.67
59	146.81	163.11	196.77	211.93	426.13	344.49	400.94	448.69	502.70	1038.86	499.86	565.29	634.60	691.14	1429.71
60	151.38	171.28	207.60	227.61	442.54	345.53	400.57	459.93	515.86	1060.66	497.08	564.05	638.48	699.69	1434.15
61	160.41	184.58	222.48	241.84	476.91	349.45	416.07	473.62	528.63	1091.83	502.56	585.25	661.30	712.89	1452.99
62	170.07	196.04	232.87	257.79	527.13	357.77	443.03	495.93	538.75	1107.07	507.56	611.53	682.01	724.82	1454.85
63	189.00	213.68	252.03	276.47	550.50	373.53	455.08	507.52	562.22	1088.68	518.27	633.85	705.41	741.43	1469.58
64	199.42	228.11	263.18	296.45	620.19	377.49	466.41	538.91	572.10	1110.79	528.13	656.60	726.46	754.22	1488.44
65	218.18	244.89	279.30	317.97	652.09	402.14	493.31	552.44	595.69	1114.86	535.77	682.52	747.84	772.02	1503.89
66	244.29	274.18	310.07	357.28	696.68	445.03	554.03	610.18	658.86	1238.94	586.43	736.08	805.33	850.86	1618.24
67	276.82	312.97	354.17	397.24	754.90	498.00	625.32	699.51	737.22	1382.47	638.19	796.88	885.72	937.67	1757.17
68	309.99	349.22	394.67	442.54	815.54	562.69	700.96	771.56	843.59	1526.36	691.77	850.18	951.63	1030.17	1908.03
69	340.85	384.47	439.92	489.31	841.09	611.81	765.70	862.29	936.72	1668.55	747.29	896.40	1021.20	1117.89	2019.37
70	368.34	418.97	480.81	535.81	872.73	659.48	844.19	915.89	1035.27	1795.65	785.86	939.03	1073.97	1199.74	2075.19
71	398.09	449.84	503.43	581.61	887.97	685.57	858.32	978.18	1119.49	1791.78	796.07	967.15	1129.77	1267.05	2047.26
72	433.54	483.53	538.67	631.34	919.79	688.88	863.65	995.47	1131.73	1778.52	798.80	972.76	1143.09	1298.28	2017.62
73	466.70	522.66	578.27	687.13	946.82	696.61	871.54	1004.66	1137.68	1755.45	798.08	973.16	1141.18	1295.21	1974.23
74	519.55	569.11	628.03	762.13	986.18	706.72	876.73	1013.28	1148.82	1733.73	803.30	974.56	1145.59	1294.03	1944.17
75	536.51	632.74	687.46	838.85	1042.53	717.32	887.27	1028.55	1164.90	1722.30	805.80	978.16	1153.05	1301.25	1931.36
76	553.15	667.04	778.21	873.11	1200.92	729.40	899.90	1049.36	1187.65	1726.61	810.08	987.00	1163.25	1317.80	1933.92
77	588.19	709.88	829.04	930.45	1270.76	760.59	938.76	1097.78	1244.83	1767.18	838.24	1024.26	1206.80	1369.06	1959.58
78	629.70	761.88	891.67	999.82	1354.99	802.74	988.89	1163.25	1317.07	1827.05	875.97	1071.92	1269.01	1437.24	1983.04
79	662.28	802.91	941.26	1056.93	1422.99	832.39	1023.73	1208.90	1372.20	1845.00	901.02	1106.83	1310.96	1487.87	1991.74
80	685.06	829.73	974.40	1093.54	1461.60	848.88	1040.35	1233.96	1399.90	1850.94	914.83	1121.20	1329.70	1508.41	1995.61
81	742.50	902.07	1057.37	1189.28	1587.12	906.32	1112.69	1316.93	1495.64	1976.46	972.27	1193.53	1412.67	1604.14	2121.13
82	799.94	970.15	1140.35	1280.76	1708.39	963.76	1180.77	1399.90	1587.12	2097.73	1029.72	1261.62	1495.64	1695.63	2242.40
83	859.52	1042.48	1223.32	1372.25	1833.92	1023.33	1253.11	1482.88	1678.61	2223.25	1089.29	1333.95	1578.61	1787.11	2367.92
84	921.21	1119.07	1312.68	1474.37	1967.95	1085.03	1329.70	1572.23	1780.73	2357.28	1150.98	1410.54	1667.97	1889.23	2501.96
85	993.55	1204.17	1412.67	1587.12	2119.00	1157.37	1414.80	1672.23	1893.49	2508.34	1223.32	1495.64	1767.96	2001.99	2653.01
86	1070.14	1297.78	1523.30	1710.52	2284.95	1233.96	1508.41	1782.86	2016.88	2674.28	1299.91	1589.25	1878.59	2125.39	2818.95
87	1155.24	1399.90	1642.44	1846.68	2465.79	1319.06	1610.53	1902.00	2153.04	2855.12	1385.01	1691.37	1997.73	2261.55	2999.79
88	1244.59	1508.41	1770.09	1989.22	2655.14	1408.41	1719.03	2029.65	2295.59	3044.47	1474.37	1799.88	2125.39	2404.09	3189.14
89	1340.33	1623.29	1906.25	2140.28	2857.25	1504.15	1833.92	2165.81	2446.64	3246.58	1570.10	1914.76	2261.55	2555.14	3391.26
90	1440.33	1744.56	2046.67	2299.84	3072.13	1604.14	1955.18	2306.22	2606.20	3461.46	1670.10	2036.03	2401.96	2714.71	3606.13
91	1542.45	1870.08	2193.47	2465.79	3291.26	1706.27	2080.71	2453.02	2772.15	3680.60	1772.22	2161.55	2548.76	2880.65	3825.27
92	1648.82	1999.86	2346.65	2635.99	3518.91	1812.64	2210.49	2606.20	2942.35	3908.24	1878.59	2291.33	2701.94	3050.85	4052.91
93	1761.58	2136.02	2506.21	2814.70	3759.32	1925.40	2346.65	2765.77	3121.06	4148.65	1991.35	2427.49	2861.50	3229.56	4293.32
94	1882.85	2282.82	2678.54	3008.30	4018.87	2046.67	2493.44	2938.10	3314.66	4408.21	2112.62	2574.29	3033.83	3423.17	4552.88
95	2014.75	2442.38	2865.76	3218.93	4299.70	2178.57	2653.01	3125.32	3525.29	4689.04	2244.53	2733.85	3221.05	3633.79	4833.71

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

Appendix B1

Union Security Insurance Company

6034-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	31.58	34.18	38.39	42.28	63.07	108.08	123.47	144.66	157.39	317.16	351.67	427.49	466.85	525.34	778.93
30	35.13	35.96	40.74	44.66	78.04	113.18	129.07	146.55	159.64	328.45	356.70	432.31	473.53	532.00	778.93
31	37.09	36.85	42.18	46.12	79.17	121.08	137.08	154.17	167.97	346.06	358.64	433.42	474.65	533.85	778.93
32	38.99	38.37	44.34	47.95	84.04	121.51	137.08	161.89	175.86	351.59	359.81	435.27	476.51	534.96	778.93
33	40.10	40.11	47.07	50.81	86.29	127.02	145.54	169.16	183.86	363.69	360.58	436.39	477.63	536.81	778.93
34	41.91	42.84	50.05	54.17	90.40	127.46	153.16	175.24	191.42	378.70	361.75	437.03	478.78	537.93	778.93
35	43.70	44.81	53.91	58.61	94.23	131.91	159.23	175.24	199.12	379.69	363.69	437.03	478.78	538.00	778.93
36	45.46	48.55	56.88	62.43	98.07	140.40	163.00	175.82	204.00	393.39	364.18	437.03	478.78	538.00	778.93
37	47.21	51.42	60.48	67.21	110.38	144.46	171.47	187.04	208.09	404.52	364.18	437.03	478.78	538.00	778.93
38	49.98	53.18	65.05	71.16	110.38	144.46	175.66	190.89	212.34	417.89	364.18	437.03	478.78	538.00	778.93
39	51.70	55.97	67.83	75.75	110.97	148.31	179.35	194.28	223.83	436.92	364.18	437.03	478.78	538.00	778.93
40	52.26	58.24	68.88	77.81	114.62	152.33	183.63	194.06	228.43	457.95	366.50	431.51	483.02	542.24	829.51
41	55.63	61.66	73.52	81.50	120.30	157.44	188.98	200.46	235.76	477.84	371.72	436.69	491.55	551.77	829.51
42	55.63	64.48	77.79	85.91	134.85	159.97	193.73	206.89	250.38	499.10	376.99	440.81	500.17	560.64	829.51
43	58.89	67.71	78.61	88.44	136.54	165.07	198.95	220.26	257.22	520.85	382.30	446.07	508.86	569.21	829.51
44	62.90	68.45	83.09	93.71	139.26	175.29	209.08	231.93	269.83	546.59	384.41	448.25	517.44	578.99	829.51
45	66.49	69.29	81.37	95.05	148.15	186.66	209.20	234.28	280.54	559.48	389.46	452.36	503.75	583.16	880.09
46	67.35	70.03	86.51	97.83	149.71	187.52	221.38	247.71	287.98	596.61	394.85	457.68	512.30	587.07	880.09
47	71.66	73.99	87.40	98.96	152.17	194.80	226.26	255.20	303.14	623.27	400.28	462.61	522.77	587.07	880.09
48	75.30	76.57	91.55	104.71	167.18	199.94	231.11	268.75	318.37	658.60	403.61	462.61	523.38	587.07	880.09
49	78.72	80.10	96.40	107.99	177.88	211.99	242.81	275.74	325.96	677.77	403.61	462.61	523.38	587.07	880.09
50	84.85	81.81	98.04	105.97	176.09	216.37	243.82	292.37	337.04	679.19	407.73	462.47	531.30	578.92	971.13
51	88.61	84.65	106.26	116.05	194.00	228.53	249.67	311.90	357.80	721.51	411.59	466.56	534.25	588.53	1021.71
52	91.58	92.92	110.88	120.43	216.71	236.06	273.95	319.15	372.87	758.30	422.71	477.78	536.98	590.91	1062.18
53	95.43	100.70	119.31	135.69	253.75	255.45	292.88	338.59	392.11	802.47	423.67	487.34	546.16	607.59	1112.76
54	104.42	107.22	130.23	141.00	275.09	267.44	299.42	357.77	406.30	829.62	432.57	488.84	562.21	609.21	1153.22
55	107.11	114.53	135.68	151.98	301.05	282.32	318.26	371.90	419.84	871.98	425.39	497.58	556.69	617.51	1203.80
56	116.13	122.90	143.86	161.49	330.91	295.30	325.04	378.44	433.06	900.69	433.64	499.29	558.88	613.05	1260.39
57	120.93	128.89	154.91	170.06	346.26	296.89	339.15	387.28	439.45	910.53	434.35	495.26	561.36	615.56	1265.36
58	122.29	136.51	166.72	183.05	356.10	289.22	340.10	398.73	451.63	927.98	428.50	497.41	563.60	617.45	1270.48
59	129.33	143.92	176.76	189.79	378.25	306.21	354.68	399.38	449.53	925.12	442.18	499.83	566.00	619.83	1267.05
60	134.56	152.25	187.83	202.32	395.95	309.43	356.60	412.51	460.09	944.43	442.53	502.00	573.55	621.95	1280.20
61	143.70	165.48	199.58	216.71	425.48	315.48	373.52	423.52	470.88	972.85	445.45	525.09	588.40	633.68	1292.40
62	153.40	173.90	210.23	229.49	473.44	320.60	391.73	446.79	479.36	987.74	453.57	542.40	611.28	644.81	1303.61
63	168.39	191.01	225.84	247.87	493.05	333.02	405.52	456.34	500.21	972.47	461.83	566.86	627.57	660.55	1307.05
64	179.14	205.62	234.65	264.58	555.17	339.31	419.34	480.43	509.41	989.93	469.99	587.48	647.29	669.00	1323.06
65	197.72	219.45	251.37	286.49	584.47	364.44	438.96	496.80	535.37	997.51	480.82	610.93	672.16	687.14	1337.45
66	216.77	245.15	278.75	319.00	621.87	394.65	493.90	545.95	586.91	1103.69	517.71	655.87	721.71	756.77	1441.71
67	248.43	279.68	315.53	352.39	672.55	446.48	559.26	620.40	652.30	1233.76	569.32	707.82	788.29	834.41	1563.88
68	277.54	312.28	349.38	394.09	730.40	500.66	624.57	683.50	750.76	1365.40	613.88	758.26	842.50	917.56	1703.18
69	304.97	344.35	391.04	437.80	749.49	545.79	684.63	764.11	838.55	1486.22	665.27	798.28	909.17	997.37	1797.53
70	330.11	376.42	429.52	478.74	779.64	586.20	753.90	816.42	923.91	1605.78	701.98	839.96	957.42	1068.71	1854.77
71	354.24	402.32	448.84	519.41	791.69	608.04	766.21	869.05	997.36	1598.75	709.89	861.05	1004.69	1127.60	1822.50
72	386.85	431.18	479.80	560.85	819.45	616.97	770.70	885.70	1003.04	1580.40	711.31	862.99	1014.40	1150.66	1790.97
73	418.08	465.59	515.29	611.46	846.82	623.10	775.10	892.64	1011.66	1563.57	713.70	864.64	1015.16	1151.68	1756.66
74	464.69	510.13	561.04	677.45	880.83	632.50	781.51	903.56	1019.74	1546.00	715.84	868.07	1019.74	1148.82	1732.21
75	477.23	565.67	611.37	746.96	929.75	637.29	791.02	912.95	1034.48	1533.51	716.60	871.45	1022.63	1156.01	1718.97
76	493.50	593.83	691.44	775.50	1067.17	648.06	801.13	930.06	1054.79	1533.44	720.37	878.54	1033.09	1168.67	1717.70
77	524.81	631.29	737.77	826.51	1128.41	676.92	833.89	976.09	1105.39	1568.71	746.80	910.17	1072.43	1214.41	1737.59
78	560.00	675.36	790.72	886.86	1203.89	711.41	875.26	1031.07	1168.06	1620.40	777.30	949.35	1122.40	1273.81	1759.91
79	589.71	712.18	834.66	936.72	1260.82	739.40	907.71	1070.54	1215.70	1632.82	801.16	979.82	1161.27	1317.76	1764.31
80	608.47	736.12	863.77	968.02	1293.53	753.14	923.34	1093.54	1238.21	1636.06	810.58	993.55	1178.64	1333.95	1763.71
81	659.53	799.94	938.23	1053.12	1406.29	804.20	987.17	1168.00	1323.31	1748.82	861.64	1057.37	1253.11	1419.05	1876.47
82	710.59	861.64	1010.57	1133.96	1514.79	855.26	1048.86	1240.34	1404.16	1857.32	912.70	1119.07	1325.44	1499.90	1984.97
83	763.78	923.34	1082.90	1214.81	1625.42	908.45	1110.56	1312.68	1485.00	1967.95	965.89	1180.77	1397.78	1580.74	2095.60
84	819.09	991.42	1161.62	1304.17	1744.56	963.76	1178.64	1391.39	1574.36	2087.09	1021.21	1248.85	1476.49	1670.10	2214.74
85	882.92	1068.01	1250.98	1404.16	1876.47	1027.59	1255.23	1480.75	1674.35	2219.00	1085.03	1325.44	1565.85	1770.09	2346.65
86	951.00	1153.11	1350.97	1514.79	2025.39	1095.67	1340.33	1580.74	1784.98	2367.92	1153.11	1410.54	1665.84	1880.72	2495.57
87	1025.46	1242.47	1455.22	1633.93	2184.96	1170.13	1429.69	1684.99	1904.12	2527.49	1227.57	1499.90	1770.09	1999.86	2655.14
88	1106.31	1338.21	1570.10	1761.58	2353.03	1250.98	1525.43	1799.88	2031.77	2695.56	1308.42	1595.63	1884.98	2127.51	2823.21
89	1189.28	1440.33	1689.25	1895.61	2533.87	1333.95	1627.55	1919.02	2165.81	2876.40	1391.39	1697.76	2004.12	2261.55	3004.05
90	1278.64	1548.83	1814.77	2036.03	2721.09	1423.31	1736.05	2044.54	2306.22	3063.62	1480.75	1806.26	2129.64	2401.96	3191.27
91	1370.12	1659.46	1944.55	2182.83	2916.82	1514.79	1846.68	2174.32	2453.02	3259.35	1572.23	1916.89	2259.42	2548.76	3387.00
92	1465.86	1774.35	2078.58	2333.88	3118.93	1610.53	1961.57	2308.35	2604.08	3461.46	1667.97	2031.77	2393.45	2699.81	3589.11
93	1565.85	1895.61	2221.12	2493.44	3331.68	1710.52	2082.83	2450.89	2763.64	3674.21	1767.96	2153.04	2536.00	2859.38	3801.87
94	1672.23	2025.39	2374.30	2663.65	3561.46	1816.90	2212.61	2604.08	2933.84	3903.99	1874.34	2282.82	2689.18	3029.58	4031.64
95	1789.24	2167.94	2540.25	2850.87	3810.38	1933.91	2355.16	2770.02	3121.06	4152.90	1991.35	2425.36	2855.12	3216.80	4280.56

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

Appendix B1

Union Security Insurance Company

6034-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	29.73	30.92	35.19	39.15	57.81	100.07	112.58	130.19	143.40	290.28	312.60	378.92	421.08	480.05	698.00
30	33.06	32.54	37.34	41.35	71.54	104.79	117.68	131.89	145.45	300.62	317.07	383.18	427.11	486.13	698.00
31	34.91	33.34	38.67	42.70	72.57	112.11	124.98	138.75	153.04	316.74	318.79	384.17	428.11	487.83	698.00
32	36.69	34.71	40.64	44.40	77.04	112.51	124.98	145.70	160.23	321.80	319.83	385.81	429.79	488.84	698.00
33	37.74	36.29	43.14	47.05	79.10	117.61	132.70	152.24	167.51	332.87	320.52	386.80	430.80	490.54	698.00
34	39.45	38.76	45.88	50.16	82.87	118.02	139.65	157.72	174.40	346.61	321.55	387.36	431.84	491.55	698.00
35	41.13	40.54	49.42	54.27	86.38	122.14	145.18	157.72	181.42	347.51	323.28	387.36	431.84	491.62	698.00
36	42.78	43.92	52.14	57.81	89.90	130.00	148.62	158.24	185.87	360.06	323.71	387.36	431.84	491.62	698.00
37	44.43	46.52	55.44	62.23	101.18	133.76	156.34	168.34	189.59	370.24	323.71	387.36	431.84	491.62	698.00
38	47.04	48.12	59.63	65.89	101.18	133.76	160.16	171.80	193.46	382.48	323.71	387.36	431.84	491.62	698.00
39	48.66	50.64	62.18	70.14	101.72	137.33	163.52	174.85	203.94	399.89	323.71	387.36	431.84	491.62	698.00
40	49.36	52.94	60.93	69.76	102.87	141.83	163.22	175.58	204.63	407.86	337.56	393.99	430.32	481.02	748.58
41	52.54	56.05	65.04	73.07	107.96	146.58	167.98	181.37	211.20	425.58	342.38	398.72	437.93	489.48	748.58
42	52.54	58.62	68.82	77.03	121.02	148.94	172.21	187.18	224.30	444.51	347.23	402.48	445.60	497.35	748.58
43	55.62	61.56	69.54	79.29	122.54	153.69	176.84	199.28	230.43	463.89	352.12	407.28	453.35	504.95	748.58
44	59.40	62.23	73.50	84.02	124.98	163.20	185.85	209.84	241.72	486.80	354.06	409.27	460.99	513.62	748.58
45	59.49	63.27	75.34	85.85	133.70	162.58	187.18	218.31	253.04	501.03	350.52	406.20	459.57	521.31	789.05
46	60.26	63.94	80.11	88.36	135.10	163.32	198.07	230.82	259.74	534.28	355.37	410.98	467.36	524.80	789.05
47	64.12	67.56	80.92	89.38	137.32	169.67	202.44	237.80	273.42	558.15	360.25	415.41	476.92	524.80	789.05
48	67.38	69.91	84.77	94.58	150.87	174.14	206.78	250.42	287.16	589.79	363.25	415.41	477.47	524.80	789.05
49	70.44	73.13	89.25	97.54	160.52	184.64	217.25	256.94	294.00	606.96	363.25	415.41	477.47	524.80	789.05
50	73.28	72.37	88.23	96.62	160.44	191.64	220.60	262.54	306.94	614.95	362.43	412.02	473.19	515.48	869.97
51	80.90	78.38	96.30	106.38	173.79	203.82	226.97	281.91	322.02	639.31	367.80	425.63	478.43	534.33	910.44
52	83.95	83.31	101.09	110.92	195.47	217.42	244.80	290.13	337.36	685.21	379.58	422.04	483.28	538.55	961.02
53	87.80	90.96	106.05	122.45	225.56	229.91	263.60	303.56	351.14	711.28	382.13	433.19	486.31	542.50	991.37
54	92.82	97.17	116.53	124.60	250.53	236.34	270.63	322.58	359.87	756.68	384.50	436.20	503.80	539.19	1041.95
55	95.64	101.06	121.76	135.09	270.43	256.65	282.89	336.48	373.83	781.14	378.98	439.04	500.32	549.65	1072.29
56	104.52	109.25	130.16	144.67	299.40	263.88	290.83	344.55	388.07	811.51	388.78	443.03	505.01	548.52	1129.31
57	109.59	115.67	141.14	150.44	310.62	267.20	305.79	354.55	391.22	816.92	391.63	442.43	503.95	542.43	1131.16
58	111.50	123.51	149.70	163.44	317.60	261.41	303.47	356.76	404.91	831.15	388.33	447.04	502.99	553.38	1134.35
59	115.35	127.93	156.75	170.81	339.95	273.41	313.55	355.01	401.19	826.54	390.91	446.28	503.11	554.01	1138.63
60	117.74	136.39	168.06	183.35	354.03	273.33	317.52	369.84	413.62	842.72	387.97	451.24	508.62	559.75	1142.46
61	126.99	149.57	179.95	194.73	383.40	276.65	335.69	382.54	422.01	874.86	394.05	470.39	525.92	569.32	1154.75
62	136.72	158.10	187.59	207.49	424.63	288.07	354.43	397.64	432.70	888.31	404.97	489.22	545.61	578.92	1166.76
63	151.20	171.59	202.93	222.45	445.18	297.02	364.96	409.43	450.60	874.61	410.51	505.02	564.33	588.65	1171.60
64	158.86	183.13	209.28	239.08	500.15	301.14	372.27	426.12	458.47	886.33	416.69	523.31	577.44	600.82	1189.48
65	177.27	197.19	226.55	258.16	526.51	326.74	392.98	445.13	478.81	890.82	430.44	544.11	600.94	618.43	1200.73
66	196.12	219.35	250.56	287.10	561.09	356.87	442.37	489.75	526.33	990.07	467.31	585.09	642.50	679.05	1288.71
67	220.04	249.71	283.34	317.16	603.92	394.96	497.61	557.95	586.69	1101.57	505.05	632.82	704.14	743.53	1394.02
68	248.71	278.70	313.80	355.33	654.22	447.50	557.17	612.22	674.07	1221.09	549.75	675.55	755.19	821.64	1521.74
69	272.68	307.57	351.94	392.74	674.54	488.57	612.56	687.27	748.56	1331.52	592.36	713.55	814.37	893.48	1609.81
70	291.89	337.14	384.65	428.01	698.18	521.55	672.64	729.39	824.92	1432.18	622.51	749.50	853.35	954.06	1650.48
71	317.13	361.14	403.35	463.42	709.67	542.75	682.47	780.12	887.45	1425.51	631.93	771.27	895.75	1004.08	1627.06
72	346.83	388.06	429.76	502.62	732.49	548.83	689.37	791.08	897.06	1413.81	631.43	772.15	908.42	1029.54	1599.88
73	372.71	417.53	463.76	547.89	756.21	553.09	692.95	801.63	903.14	1396.19	632.84	773.62	910.15	1029.16	1567.30
74	416.29	457.06	502.42	607.89	787.19	564.73	699.41	806.75	913.25	1376.68	638.10	774.48	910.02	1029.42	1542.18
75	426.83	504.44	546.16	666.93	830.72	569.11	703.80	815.14	921.84	1367.90	636.31	776.60	912.95	1031.52	1533.14
76	441.98	531.46	618.23	691.44	952.93	580.27	716.08	829.73	940.90	1367.02	641.54	783.63	921.92	1041.23	1528.51
77	466.49	565.37	659.18	737.77	1006.77	600.87	744.36	869.61	986.23	1397.43	662.97	811.30	955.81	1082.57	1548.48
78	499.91	603.26	704.20	790.72	1072.29	634.50	780.96	915.70	1040.68	1441.48	693.07	846.00	999.82	1134.41	1564.37
79	523.93	635.07	743.94	834.66	1123.78	655.48	807.61	952.60	1081.88	1455.24	710.37	873.22	1031.98	1172.61	1569.04
80	540.39	655.27	768.03	861.64	1153.11	668.04	821.22	970.15	1099.92	1457.35	719.10	882.92	1046.74	1187.15	1570.10
81	587.19	712.72	833.99	936.11	1253.11	714.84	878.66	1036.10	1174.39	1557.34	765.90	940.36	1112.69	1261.62	1670.10
82	631.87	768.03	899.94	1008.44	1348.84	759.52	933.98	1102.05	1246.72	1653.08	810.58	995.68	1178.64	1333.95	1765.84
83	678.68	823.35	963.76	1082.90	1446.71	806.33	989.29	1165.88	1321.19	1750.94	857.39	1050.99	1242.47	1408.41	1863.70
84	729.74	882.92	1036.10	1161.62	1553.08	857.39	1048.86	1238.21	1399.90	1857.32	908.45	1110.56	1314.80	1487.13	1970.08
85	785.05	951.00	1114.82	1250.98	1672.23	912.70	1116.94	1316.93	1489.26	1976.46	963.76	1178.64	1393.52	1576.49	2089.22
86	846.75	1025.46	1202.04	1348.84	1804.13	974.40	1191.41	1404.16	1587.12	2108.37	1025.46	1253.11	1480.75	1674.35	2221.12
87	912.70	1106.31	1295.66	1455.22	1944.55	1040.35	1272.25	1497.77	1693.50	2248.78	1091.41	1333.95	1574.36	1780.73	2361.54
88	985.04	1193.53	1397.78	1567.98	2095.60	1112.69	1359.48	1599.89	1806.26	2399.83	1163.75	1421.18	1676.48	1893.49	2512.59
89	1059.50	1282.89	1504.15	1687.12	2255.16	1187.15	1448.84	1706.27	1925.40	2559.40	1238.21	1510.53	1782.86	2012.63	2672.16
90	1138.22	1378.63	1614.78	1812.64	2423.24	1265.87	1544.57	1816.90	2050.92	2727.47	1316.93	1606.27	1893.49	2138.15	2840.23
91	1219.06	1478.62	1731.80	1942.42	2597.69	1346.72	1644.57	1933.91	2180.70	2901.93	1397.78	1706.27	2010.50	2267.93	3014.69
92	1304.17	1580.74	1850.94	2076.45	2776.40	1431.82	1746.69	2053.05	2314.73	3080.64	1482.88	1808.39	2129.64	2401.96	3193.40
93	1393.52	1687.12	1978.59	2219.00	2967.88	1521.17	1853.06	2180.70	2457.28	3272.11	1572.23	1914.76	2257.29	2544.51	3384.87
94	1489.26	1804.13	2114.75	2372.18	3169.99	1616.91	1970.08	2316.86	2610.46	3474.23	1667.97	2031.77	2393.45	2697.69	3586.99
95	1593.51	1929.65	2261.55	2538.12	3393.38	1721.16	2095.60	2463.66	2776.40	3697.62	1772.22	2157.30	2540.25	2863.63	3810.38

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

Appendix B1

Union Security Insurance Company

6034-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	27.87	27.67	31.99	36.02	54.31	96.07	101.68	119.34	132.91	268.78	293.06	349.77	384.46	434.76	647.42
30	30.99	29.11	33.95	38.04	67.20	100.60	106.29	120.90	134.81	278.35	297.25	353.70	389.97	440.27	647.42
31	32.73	29.83	35.15	39.29	68.17	107.63	112.89	127.19	141.84	293.28	298.87	354.61	390.89	441.81	647.42
32	34.40	31.06	36.95	40.85	72.37	108.01	112.89	133.56	148.51	297.96	299.84	356.13	392.42	442.73	647.42
33	35.38	32.47	39.22	43.28	74.31	112.90	119.86	139.55	155.26	308.21	300.49	357.04	393.34	444.26	647.42
34	36.98	34.68	41.71	46.15	77.85	113.30	126.13	144.57	161.64	320.93	301.46	357.57	394.29	445.18	647.42
35	38.56	36.27	44.93	49.93	81.15	117.25	131.13	144.57	168.15	321.77	303.08	357.57	394.29	445.24	647.42
36	40.11	39.30	47.40	53.18	84.45	124.80	134.24	145.05	172.27	333.38	303.48	357.57	394.29	445.24	647.42
37	41.65	41.63	50.40	57.25	95.05	128.41	141.21	154.31	175.72	342.81	303.48	357.57	394.29	445.24	647.42
38	44.10	43.05	54.21	60.61	95.05	128.41	144.66	157.49	179.31	354.15	303.48	357.57	394.29	445.24	647.42
39	45.62	45.31	56.53	64.52	95.55	131.83	147.70	160.28	189.01	370.27	303.48	357.57	394.29	445.24	647.42
40	43.55	50.30	58.28	67.08	96.99	126.07	153.02	166.33	195.11	386.40	298.99	365.84	403.98	454.78	698.00
41	46.36	53.25	62.21	70.26	101.79	130.29	157.48	171.83	201.38	403.18	303.25	370.24	411.12	462.78	698.00
42	46.36	55.69	65.83	74.06	114.10	132.39	161.44	177.33	213.87	421.11	307.54	373.73	418.32	470.22	698.00
43	49.08	58.48	66.51	76.24	115.54	136.61	165.79	188.79	219.71	439.47	311.87	378.19	425.59	477.41	698.00
44	52.42	59.12	70.30	80.79	117.83	145.07	174.23	198.79	230.48	461.18	313.60	380.04	432.77	485.61	698.00
45	55.99	60.25	69.31	79.72	122.86	156.56	176.17	197.01	236.53	467.63	321.31	378.50	424.21	485.96	728.35
46	56.72	60.89	73.70	82.05	124.15	157.27	186.42	208.30	242.80	498.66	325.75	382.96	431.41	489.22	728.35
47	60.35	64.34	74.45	83.00	126.19	163.38	190.53	214.60	255.59	520.94	330.23	387.09	440.23	489.22	728.35
48	63.41	66.58	77.99	87.82	138.63	167.69	194.62	225.99	268.43	550.47	332.98	387.09	440.74	489.22	728.35
49	66.29	69.65	82.11	90.57	147.51	177.80	204.47	231.87	274.83	566.49	332.98	387.09	440.74	489.22	728.35
50	69.42	69.23	81.70	90.39	148.70	179.28	203.18	244.64	288.89	569.05	335.25	386.79	439.98	483.76	809.28
51	73.20	72.11	89.66	99.93	161.66	185.29	209.95	263.91	304.13	593.65	341.53	384.71	446.54	495.61	839.63
52	76.32	76.90	91.31	101.42	182.72	198.79	227.32	266.92	313.69	639.53	345.07	390.19	444.92	493.67	890.21
53	80.16	84.46	99.43	112.53	211.46	210.75	246.02	286.05	327.73	665.68	348.90	402.25	456.38	499.10	920.55
54	85.08	90.47	106.24	118.04	230.88	217.68	247.60	293.26	336.65	692.87	352.46	406.11	459.99	504.17	961.02
55	87.98	94.32	114.80	124.96	250.02	230.99	265.21	312.87	345.07	717.56	348.04	409.77	465.08	508.94	991.37
56	96.77	102.42	119.88	134.58	278.39	245.04	273.72	316.31	359.94	758.00	358.87	414.90	464.61	509.80	1048.65
57	102.03	105.75	130.81	140.62	290.25	243.45	277.99	327.28	364.43	765.86	363.14	409.41	465.68	505.86	1054.47
58	104.31	113.76	139.50	150.36	293.54	244.72	282.54	335.77	373.76	766.59	361.55	415.56	466.63	506.78	1043.61
59	108.36	121.53	146.74	158.16	316.01	257.00	298.13	330.35	372.19	765.88	365.28	416.53	468.81	510.13	1053.02
60	111.01	126.88	154.88	167.55	330.74	257.86	297.98	341.39	381.08	784.60	363.72	417.39	470.74	513.11	1061.43
61	120.31	136.84	166.86	179.02	355.35	262.09	307.32	355.21	390.92	811.87	371.21	432.10	489.47	524.77	1070.63
62	126.72	145.45	174.65	191.77	395.35	264.84	326.44	370.83	398.76	822.02	372.57	452.00	505.19	531.85	1080.34
63	140.89	158.64	186.57	206.56	411.67	279.02	337.93	375.31	417.53	807.34	379.72	468.95	515.68	548.21	1083.56
64	148.72	170.28	196.60	223.14	465.14	279.93	346.60	396.87	427.12	823.02	387.62	483.81	535.53	558.21	1100.43
65	163.63	184.47	207.93	239.27	487.86	301.61	367.89	409.36	444.88	826.81	393.81	505.93	551.97	569.92	1105.62
66	182.36	206.44	231.77	264.77	519.00	331.68	412.30	453.62	484.68	914.33	430.66	542.62	594.09	625.87	1188.67
67	205.84	233.07	264.02	294.73	562.75	369.20	462.38	516.31	544.23	1024.46	468.32	585.94	651.00	689.83	1294.45
68	230.69	258.56	291.15	329.48	604.93	416.48	516.73	566.09	625.63	1126.73	508.52	624.99	698.44	759.08	1404.69
69	251.16	284.17	325.87	363.76	624.57	448.95	563.02	636.05	691.29	1232.07	546.80	655.57	749.74	822.83	1484.67
70	271.04	310.96	355.80	396.31	647.76	482.76	618.47	675.52	763.05	1323.68	573.94	689.20	786.75	880.35	1526.83
71	293.51	332.63	373.02	429.21	656.17	501.94	628.04	719.49	822.32	1316.61	582.69	710.06	827.15	928.37	1500.02
72	320.15	357.26	397.38	465.85	678.97	507.20	635.15	730.52	832.71	1305.75	581.98	711.59	836.50	950.05	1475.44
73	346.78	387.49	429.41	508.54	699.96	514.58	642.94	738.62	836.63	1290.05	587.14	714.11	840.13	952.15	1446.43
74	384.02	421.67	463.34	562.53	728.66	519.55	643.59	745.44	842.25	1273.61	586.28	713.17	839.02	948.74	1425.23
75	397.19	466.53	505.40	616.54	767.45	527.62	649.66	752.89	850.71	1261.92	591.71	717.32	841.81	951.49	1413.67
76	409.44	490.79	572.13	639.92	883.27	534.17	658.46	767.36	867.69	1263.01	592.61	721.27	848.71	959.88	1414.40
77	433.54	522.27	608.47	679.46	929.13	557.77	688.08	803.69	907.64	1288.68	612.17	747.91	882.28	996.37	1425.15
78	461.46	557.59	651.33	728.24	989.43	584.03	720.51	846.00	956.56	1328.07	637.72	781.11	922.91	1043.08	1441.52
79	483.10	585.17	684.97	768.89	1034.70	605.58	743.91	877.75	995.70	1337.62	653.63	802.91	950.33	1077.35	1442.69
80	499.97	604.21	708.46	793.56	1061.63	616.98	755.27	893.56	1012.70	1340.33	663.78	814.84	963.76	1091.41	1444.58
81	542.52	657.40	768.03	861.64	1153.11	659.53	808.45	953.13	1080.78	1431.82	706.33	868.03	1023.33	1159.49	1536.06
82	582.94	706.33	827.60	929.72	1242.47	699.95	857.39	1012.70	1148.86	1521.17	746.76	916.96	1082.90	1227.57	1625.42
83	625.49	759.52	889.30	995.68	1333.95	742.50	910.58	1074.39	1214.81	1612.65	789.31	970.15	1144.60	1293.53	1716.90
84	672.29	814.84	953.13	1070.14	1429.69	789.31	965.89	1138.22	1289.27	1708.39	836.11	1025.46	1208.43	1367.99	1812.64
85	723.35	876.54	1027.59	1150.98	1540.32	840.37	1027.59	1212.68	1370.12	1819.02	887.17	1087.16	1282.89	1448.84	1923.27
86	780.80	946.74	1108.43	1242.47	1661.59	897.81	1097.80	1293.53	1461.60	1940.29	944.62	1157.37	1363.74	1540.32	2044.54
87	842.50	1021.21	1195.66	1340.33	1791.37	959.51	1172.26	1380.76	1559.47	2070.07	1006.31	1231.83	1450.96	1638.18	2174.32
88	908.45	1099.92	1287.15	1444.58	1931.78	1025.46	1250.98	1472.24	1663.71	2210.49	1072.27	1310.55	1542.45	1742.43	2314.73
89	976.53	1182.90	1385.01	1553.08	2078.58	1093.54	1333.95	1570.10	1772.22	2357.28	1140.35	1393.52	1640.31	1850.94	2461.53
90	1048.86	1272.25	1489.26	1670.10	2233.89	1165.88	1423.31	1674.35	1889.23	2512.59	1212.68	1482.88	1744.56	1967.95	2616.84
91	1125.45	1363.74	1595.63	1789.24	2393.45	1242.47	1514.79	1780.73	2008.37	2672.16	1289.27	1574.36	1850.94	2087.09	2776.40
92	1202.04	1457.35	1706.27	1912.63	2559.40	1319.06	1608.40	1891.36	2131.77	2838.10	1365.86	1667.97	1961.57	2210.49	2942.35
93	1285.02	1557.34	1823.28	2044.54	2733.85	1402.03	1708.39	2008.37	2263.67	3012.56	1448.84	1767.96	2078.58	2342.39	3116.81
94	1374.37	1663.71	1948.80	2184.96	2921.08	1491.39	1814.77	2133.90	2404.09	3199.78	1538.19	1874.34	2204.10	2482.81	3304.03
95	1470.11	1780.73	2084.96	2336.01	3125.32	1587.12	1931.78	2270.06	2555.14	3404.02	1633.93	1991.35	2340.26	2633.86	3508.27

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

Appendix B1

Union Security Insurance Company

6034-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	29.73	32.55	36.79	40.72	59.57	104.08	119.84	133.81	150.40	301.03	332.14	408.06	448.54	507.22	738.47
30	33.06	34.25	39.04	43.00	73.71	108.99	125.27	135.56	152.55	311.75	336.89	412.65	454.96	513.65	738.47
31	34.91	35.10	40.42	44.41	74.77	116.60	133.04	142.61	160.51	328.47	338.72	413.72	456.03	515.44	738.47
32	36.69	36.54	42.49	46.17	79.37	117.01	133.04	149.74	168.05	333.71	339.82	415.49	457.82	516.51	738.47
33	37.74	38.20	45.10	48.93	81.50	122.31	141.26	156.47	175.69	345.20	340.55	416.55	458.90	518.30	738.47
34	39.45	40.80	47.96	52.17	85.38	122.74	148.66	162.10	182.91	359.44	341.65	417.16	460.00	519.38	738.47
35	41.13	42.67	51.67	56.44	89.00	127.02	154.55	162.10	190.27	360.38	343.49	417.16	460.00	519.45	738.47
36	42.78	46.24	54.51	60.12	92.62	135.20	158.21	162.63	194.93	373.39	343.94	417.16	460.00	519.45	738.47
37	44.43	48.97	57.96	64.72	104.24	139.11	166.43	173.02	198.84	383.95	343.94	417.16	460.00	519.45	738.47
38	47.04	50.65	62.34	68.52	104.24	139.11	170.49	176.58	202.90	396.64	343.94	417.16	460.00	519.45	738.47
39	48.66	53.30	65.01	72.94	104.80	142.82	174.07	179.71	213.88	414.70	343.94	417.16	460.00	519.45	738.47
40	49.36	55.59	66.23	72.44	108.74	141.83	178.53	184.82	214.15	436.49	347.21	412.75	456.67	507.26	789.05
41	52.54	58.85	70.70	75.88	114.13	146.58	183.73	190.92	221.02	455.44	352.16	417.70	464.74	516.18	789.05
42	52.54	61.55	74.80	79.99	127.93	148.94	188.35	197.04	234.74	475.70	357.15	421.65	472.89	524.47	789.05
43	55.62	64.63	75.58	82.34	129.54	153.69	193.42	209.77	241.15	496.44	362.18	426.67	481.10	532.49	789.05
44	59.40	65.34	79.89	87.25	132.12	163.20	203.27	220.88	252.96	520.97	364.18	428.76	489.21	541.64	789.05
45	66.49	66.28	78.35	88.92	137.31	180.64	198.19	228.96	269.54	526.08	379.73	433.89	486.08	547.81	819.39
46	67.35	66.98	83.31	91.52	138.75	181.47	209.72	242.08	276.68	560.99	384.98	439.00	494.32	551.49	819.39
47	71.66	70.78	84.16	92.58	141.03	188.52	214.35	249.40	291.25	586.06	390.28	443.73	504.43	551.49	819.39
48	75.30	73.24	88.16	97.96	154.94	193.49	218.94	262.64	305.89	619.28	393.52	443.73	505.01	551.49	819.39
49	78.72	76.62	92.83	101.02	164.86	205.15	230.03	269.48	313.17	637.31	393.52	443.73	505.01	551.49	819.39
50	77.14	78.67	94.77	99.74	168.26	204.00	232.21	286.41	318.98	651.66	380.55	437.24	506.40	547.20	920.55
51	80.90	81.51	102.94	112.83	185.91	210.00	238.32	305.90	339.91	684.98	385.32	442.00	510.33	565.30	971.13
52	87.76	86.51	104.35	117.26	203.97	229.85	256.46	301.74	361.04	721.76	405.46	453.89	513.96	568.47	1011.60
53	91.62	94.20	112.68	125.76	239.65	242.68	275.31	321.08	368.70	756.87	407.05	464.13	523.72	571.43	1062.18
54	100.55	103.87	123.38	134.44	265.26	255.00	287.90	340.18	388.89	793.15	416.55	466.28	533.00	588.20	1102.64
55	99.46	107.80	128.72	145.23	285.74	269.49	306.47	354.19	402.58	826.56	402.18	468.31	528.50	583.58	1143.11
56	108.39	116.07	137.01	154.77	315.16	276.45	307.94	367.14	416.19	865.02	411.21	471.16	531.95	587.24	1209.98
57	117.15	122.28	148.02	160.25	330.98	285.01	322.47	376.37	418.02	867.98	420.11	475.45	535.85	585.09	1207.85
58	118.70	130.01	159.91	173.25	336.85	283.66	324.40	382.99	430.87	879.56	415.11	478.52	545.41	588.33	1206.95
59	125.84	137.52	166.75	180.30	363.89	295.28	339.26	379.66	425.36	887.20	429.36	476.03	537.41	586.92	1215.69
60	127.83	145.91	177.95	192.84	377.32	293.96	341.95	393.54	436.85	900.84	418.28	479.44	546.50	590.85	1223.48
61	137.02	155.94	189.76	204.15	406.78	296.06	354.60	405.31	448.67	930.85	428.31	497.74	562.37	603.98	1238.87
62	143.39	167.58	197.29	220.06	449.04	302.01	377.74	419.98	458.15	941.34	431.97	521.13	580.97	616.57	1238.79
63	161.51	181.30	212.75	235.16	469.12	319.52	387.49	430.75	479.54	929.66	441.30	535.94	598.39	629.09	1252.87
64	169.00	192.76	225.13	251.83	525.16	322.35	393.67	459.54	485.90	943.89	450.61	557.86	619.35	639.17	1265.81
65	184.09	206.73	238.96	270.75	555.49	343.50	413.88	472.95	505.20	949.50	453.34	577.52	636.55	654.81	1278.01
66	206.45	232.25	263.09	303.05	593.82	377.86	468.13	517.85	560.41	1055.00	494.80	622.84	682.11	724.05	1376.98
67	234.23	266.36	302.65	336.38	640.52	420.72	532.84	595.42	625.28	1173.17	541.78	679.69	757.29	797.23	1493.59
68	263.13	295.49	336.44	374.71	694.55	478.51	593.12	658.34	714.43	1298.79	586.40	721.50	811.94	875.86	1621.24
69	290.62	327.63	374.75	415.27	716.17	519.38	653.10	734.23	793.55	1419.92	637.93	762.60	870.39	947.50	1717.89
70	312.74	356.78	410.29	456.55	740.85	560.34	717.79	779.13	882.66	1524.41	671.07	801.19	915.79	1019.57	1768.75
71	337.37	383.31	427.61	494.53	756.03	583.55	732.71	832.67	952.58	1524.50	677.07	824.32	960.30	1075.80	1744.32
72	370.18	409.62	459.20	536.34	782.66	586.68	731.97	847.85	961.41	1512.87	680.88	825.14	972.76	1101.45	1715.42
73	395.39	444.56	492.39	584.21	806.20	591.59	742.95	854.14	966.15	1494.17	678.55	826.13	969.66	1102.68	1680.11
74	442.10	483.60	533.13	647.21	836.94	600.23	745.39	861.61	974.56	1472.39	683.45	829.34	974.56	1100.41	1651.81
75	456.48	536.51	584.20	714.36	885.73	610.61	751.92	874.42	992.98	1463.95	686.86	829.96	981.13	1108.59	1642.65
76	469.10	566.71	661.61	742.96	1019.80	618.23	765.46	892.09	1011.40	1468.06	687.75	837.86	989.71	1119.86	1642.63
77	499.45	603.40	704.81	791.01	1079.24	646.50	798.08	932.99	1057.22	1500.74	711.24	869.61	1026.80	1163.70	1663.59
78	535.96	646.52	757.08	850.81	1152.72	682.57	838.99	987.81	1119.99	1554.88	746.01	910.90	1076.73	1223.34	1687.21
79	562.49	682.70	800.64	898.17	1210.57	707.65	871.31	1027.45	1165.80	1568.25	764.84	941.26	1115.90	1265.60	1693.09
80	582.94	706.33	827.60	929.72	1242.47	721.23	885.05	1048.86	1189.28	1574.36	778.67	953.13	1129.71	1282.89	1695.63
81	631.87	765.90	897.81	1010.57	1348.84	770.16	944.62	1119.07	1270.13	1680.74	827.60	1012.70	1199.92	1363.74	1802.00
82	680.80	825.47	970.15	1089.29	1453.09	819.09	1004.19	1191.41	1348.84	1784.98	876.54	1072.27	1272.25	1442.45	1906.25
83	729.74	887.17	1040.35	1165.88	1559.47	868.03	1065.88	1261.62	1425.43	1891.36	925.47	1133.96	1342.46	1519.04	2012.63
84	782.92	951.00	1114.82	1253.11	1672.23	921.21	1129.71	1336.08	1512.66	2004.12	978.66	1197.79	1416.92	1606.27	2125.39
85	844.62	1023.33	1199.92	1348.84	1802.00	982.91	1202.04	1421.18	1608.40	2133.90	1040.35	1270.13	1502.02	1702.01	2255.16
86	910.58	1104.18	1295.66	1453.09	1942.42	1048.86	1282.89	1516.92	1712.65	2274.31	1106.31	1350.97	1597.76	1806.26	2395.58
87	982.91	1189.28	1395.65	1570.10	2095.60	1121.20	1367.99	1616.91	1829.66	2427.49	1178.64	1436.07	1697.76	1923.27	2548.76
88	1057.37	1282.89	1504.15	1691.37	2257.29	1195.66	1461.60	1725.41	1950.93	2589.18	1253.11	1529.68	1806.26	2044.54	2710.45
89	1140.35	1380.76	1621.16	1819.02	2429.62	1278.64	1559.47	1842.43	2078.58	2761.51	1336.08	1627.55	1923.27	2172.19	2882.78
90	1223.32	1482.88	1740.31	1955.18	2610.46	1361.61	1661.59	1961.57	2214.74	2942.35	1419.05	1729.67	2042.41	2308.35	3063.62
91	1310.55	1589.25	1863.70	2095.60	2797.68	1448.84	1767.96	2084.96	2355.16	3129.57	1506.28	1836.04	2165.81	2448.77	3250.84
92	1402.03	1699.88	1995.61	2240.27	2991.28	1540.32	1878.59	2216.87	2499.83	3323.17	1597.76	1946.67	2297.71	2593.44	3444.44
93	1497.77	1814.77	2129.64	2393.45	3195.52	1636.06	1993.48	2350.90	2653.01	3527.42	1693.50	2061.56	2431.75	2746.62	3648.68
94	1599.89	1940.29	2276.44	2557.27	3416.79	1738.18	2119.00	2497.70	2816.83	3748.68	1795.62	2187.08	2578.55	2910.44	3869.95
95	1712.65	2076.45	2436.00	2735.98	3655.07	1850.94	2255.16	2657.26	2995.54	3986.96	1908.38	2323.24	2738.11	3089.15	4108.23

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

Appendix B1

Union Security Insurance Company

6034-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	26.01	29.30	31.99	36.02	54.31	92.07	105.31	122.96	132.91	274.15	293.06	369.20	393.62	443.82	667.65
30	28.93	30.82	33.95	38.04	67.20	96.41	110.09	124.57	134.81	283.91	297.25	373.35	399.25	449.44	667.65
31	30.55	31.59	35.15	39.29	68.17	103.15	116.92	131.05	141.84	299.14	298.87	374.31	400.19	451.01	667.65
32	32.11	32.88	36.95	40.85	72.37	103.51	116.92	137.60	148.51	303.92	299.84	375.92	401.76	451.95	667.65
33	33.02	34.38	39.22	43.28	74.31	108.20	124.14	143.78	155.26	314.38	300.49	376.88	402.71	453.52	667.65
34	34.51	36.72	41.71	46.15	77.85	108.58	130.64	148.95	161.64	327.35	301.46	377.43	403.67	454.46	667.65
35	35.98	38.40	44.93	49.93	81.15	112.37	135.81	148.95	168.15	328.20	303.08	377.43	403.67	454.52	667.65
36	37.44	41.61	47.40	53.18	84.45	119.60	139.03	149.45	172.27	340.05	303.48	377.43	403.67	454.52	667.65
37	38.87	44.08	50.40	57.25	95.05	123.06	146.26	158.99	175.72	349.67	303.48	377.43	403.67	454.52	667.65
38	41.16	45.59	54.21	60.61	95.05	123.06	149.83	162.26	179.31	361.23	303.48	377.43	403.67	454.52	667.65
39	42.58	47.97	56.53	64.52	95.55	126.34	152.97	165.14	189.01	377.68	303.48	377.43	403.67	454.52	667.65
40	43.55	50.30	58.28	67.08	96.99	126.07	158.12	166.33	195.11	386.40	308.63	365.84	412.76	463.53	708.12
41	46.36	53.25	62.21	70.26	101.79	130.29	162.73	171.83	201.38	403.18	313.03	370.24	420.05	471.68	708.12
42	46.36	55.69	65.83	74.06	114.10	132.39	166.83	177.33	213.87	421.11	317.46	373.73	427.42	479.26	708.12
43	49.08	58.48	66.51	76.24	115.54	136.61	171.32	188.79	219.71	439.47	321.93	378.19	434.84	486.59	708.12
44	52.42	59.12	70.30	80.79	117.83	145.07	180.04	198.79	230.48	461.18	323.71	380.04	442.18	494.95	708.12
45	55.99	60.25	69.31	79.72	126.47	156.56	181.68	197.01	236.53	475.98	331.04	387.73	433.05	494.80	748.58
46	56.72	60.89	73.70	82.05	127.80	157.27	192.25	208.30	242.80	507.56	335.62	392.30	440.40	498.12	748.58
47	60.35	64.34	74.45	83.00	129.90	163.38	196.49	214.60	255.59	530.24	340.24	396.53	449.40	498.12	748.58
48	63.41	66.58	77.99	87.82	142.71	167.69	200.70	225.99	268.43	560.30	343.07	396.53	449.92	498.12	748.58
49	66.29	69.65	82.11	90.57	151.85	177.80	210.86	231.87	274.83	576.61	343.07	396.53	449.92	498.12	748.58
50	73.28	69.23	84.96	90.39	148.70	185.46	208.99	250.60	288.89	578.23	353.37	395.20	456.59	491.69	819.39
51	77.05	72.11	89.66	99.93	165.71	197.65	209.95	263.91	304.13	611.91	350.29	401.08	454.51	503.35	869.97
52	76.32	80.11	94.57	101.42	182.72	198.79	233.15	272.72	313.69	639.53	353.70	406.11	460.27	501.15	900.32
53	80.16	84.46	102.74	115.84	216.16	217.13	246.02	291.89	333.59	683.92	357.21	409.98	463.86	520.80	950.90
54	88.95	90.47	109.67	121.32	235.79	230.12	253.35	304.99	348.26	711.10	368.48	413.63	474.59	518.18	981.25
55	91.81	97.69	114.80	128.34	255.12	243.82	271.11	312.87	356.57	735.73	363.51	424.41	472.13	522.51	1021.71
56	100.65	105.83	123.31	137.94	283.64	251.32	279.42	321.96	371.19	766.92	373.82	428.97	478.08	522.71	1078.90
57	102.03	109.06	130.81	143.89	295.34	249.39	289.11	327.28	375.14	774.37	370.26	422.62	478.43	524.14	1073.64
58	104.31	117.01	142.90	156.90	303.16	244.72	293.01	341.02	384.15	790.80	368.24	421.85	478.75	530.08	1079.91
59	108.36	121.53	150.08	161.32	320.79	257.00	298.13	340.21	381.86	788.62	371.69	422.48	480.24	526.58	1078.71
60	114.38	130.05	158.17	170.71	335.40	263.02	302.87	346.13	385.73	799.13	375.84	428.67	481.57	523.47	1085.74
61	123.65	140.02	170.13	185.31	360.02	271.80	316.78	359.77	399.80	825.87	382.63	443.04	499.88	539.62	1093.57
62	130.05	148.61	177.88	194.91	400.23	274.13	335.77	379.77	407.24	835.27	383.37	462.63	520.35	545.97	1101.94
63	144.33	161.88	193.11	209.74	421.25	283.52	342.44	388.11	425.80	831.80	395.12	479.25	535.14	561.69	1117.42
64	152.10	173.49	199.77	226.33	470.14	288.42	355.16	409.41	434.95	840.29	397.31	498.62	549.50	570.99	1119.51
65	167.04	187.65	214.13	242.42	497.52	305.80	376.25	421.29	452.42	848.15	407.55	520.25	569.78	582.05	1135.35
66	185.80	209.67	238.03	271.15	528.36	335.87	420.89	465.66	499.82	935.97	444.41	561.50	616.10	642.23	1223.98
67	212.94	236.40	267.24	301.14	571.90	382.08	475.59	524.64	555.81	1046.49	486.68	600.00	668.71	710.48	1329.59
68	234.29	265.27	297.62	335.95	622.85	425.34	530.21	582.87	637.74	1165.58	517.68	643.38	715.90	779.93	1451.51
69	258.33	294.20	332.39	373.42	637.06	462.16	585.54	648.85	715.83	1265.22	565.02	682.33	771.29	847.77	1530.17
70	281.47	320.78	365.41	405.82	663.27	500.00	641.04	692.10	783.67	1367.08	596.02	715.04	811.72	904.92	1575.21
71	300.26	342.13	382.12	441.65	674.00	514.18	653.16	739.70	846.74	1361.16	603.20	730.46	855.40	960.25	1548.88
72	330.16	366.50	409.16	478.10	695.70	526.12	654.51	753.23	855.42	1341.77	604.80	734.30	862.99	980.33	1519.88
73	356.50	396.50	438.00	520.65	718.71	532.09	660.80	759.62	861.14	1326.79	608.23	735.12	864.64	980.16	1490.75
74	393.70	433.47	477.30	574.63	749.15	535.68	663.29	768.03	864.84	1314.10	605.71	738.99	868.07	974.56	1472.74
75	406.09	481.11	518.99	634.32	789.46	542.44	673.72	776.60	877.38	1301.66	609.55	741.03	868.49	981.13	1460.13
76	420.29	504.35	588.40	658.90	908.35	550.44	680.41	791.77	897.52	1304.61	614.35	745.67	878.54	992.42	1462.45
77	446.21	537.48	626.22	702.28	960.18	575.51	708.55	829.04	940.60	1334.90	635.03	775.80	910.17	1031.87	1477.22
78	475.88	574.42	672.96	754.67	1023.55	605.66	744.69	877.25	992.61	1378.47	661.79	807.55	954.16	1083.94	1496.68
79	501.25	605.58	709.91	796.10	1071.24	628.26	771.21	909.51	1034.25	1388.36	680.87	832.39	986.62	1120.44	1500.12
80	516.99	625.49	733.99	823.35	1099.92	640.38	785.05	929.72	1053.12	1391.39	689.31	844.62	1002.06	1133.96	1499.90
81	561.66	680.80	797.82	895.68	1195.66	685.06	840.37	993.55	1125.45	1487.13	733.99	899.94	1065.88	1206.30	1595.63
82	604.21	731.86	859.52	963.76	1287.15	727.61	891.43	1055.25	1193.53	1578.61	776.54	951.00	1127.58	1274.38	1687.12
83	648.89	785.05	921.21	1031.84	1380.76	772.29	944.62	1116.94	1261.62	1672.23	821.22	1004.19	1189.28	1342.46	1780.73
84	695.70	842.50	987.17	1108.43	1482.88	819.09	1002.06	1182.90	1338.21	1774.35	868.03	1061.63	1255.23	1419.05	1882.85
85	751.01	908.45	1063.76	1193.53	1595.63	874.41	1068.01	1259.49	1423.31	1887.10	923.34	1127.58	1331.82	1504.15	1995.61
86	808.45	980.78	1148.86	1287.15	1721.16	931.85	1140.35	1344.59	1516.92	2012.63	980.78	1199.92	1416.92	1597.76	2121.13
87	872.28	1055.25	1236.08	1389.27	1857.32	995.68	1214.81	1431.82	1619.04	2148.79	1044.61	1274.38	1504.15	1699.88	2257.29
88	940.36	1138.22	1333.95	1497.77	1999.86	1063.76	1297.78	1529.68	1727.54	2291.33	1112.69	1357.35	1602.02	1808.39	2399.83
89	1010.57	1223.32	1436.07	1610.53	2153.04	1133.96	1382.88	1631.80	1840.30	2444.51	1182.90	1442.45	1704.14	1921.14	2553.02
90	1087.16	1316.93	1542.45	1729.67	2312.61	1210.55	1476.49	1738.18	1959.44	2604.08	1259.49	1536.06	1810.51	2040.28	2712.58
91	1163.75	1410.54	1653.08	1855.19	2478.55	1287.15	1570.10	1848.81	2084.96	2770.02	1336.08	1629.67	1921.14	2165.81	2878.52
92	1246.72	1508.41	1765.84	1982.84	2650.88	1370.12	1667.97	1961.57	2212.61	2942.35	1419.05	1727.54	2033.90	2293.46	3050.85
93	1331.82	1610.53	1887.10	2119.00	2831.72	1455.22	1770.09	2082.83	2348.77	3123.19	1504.15	1829.66	2155.17	2429.62	3231.69
94	1421.18	1721.16	2019.01	2263.67	3027.45	1544.57	1880.72	2214.74	2493.44	3318.92	1593.51	1940.29	2287.08	2574.29	3427.42
95	1521.17	1842.43	2159.43	2423.24	3238.07	1644.57	2001.99	2355.16	2653.01	3529.54	1693.50	2061.56	2427.49	2733.85	3638.05

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

Appendix B1

Union Security Insurance Company

6034-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	26.01	26.04	30.39	32.89	49.05	88.06	94.42	112.11	122.42	247.27	273.52	320.62	357.00	407.59	596.84
30	28.93	27.40	32.25	34.73	60.70	92.22	98.70	113.57	124.17	256.08	277.44	324.23	362.11	412.76	596.84
31	30.55	28.08	33.39	35.87	61.57	98.66	104.82	119.48	130.65	269.81	278.94	325.06	362.97	414.19	596.84
32	32.11	29.23	35.10	37.29	65.36	99.01	104.82	125.46	136.78	274.12	279.85	326.45	364.39	415.06	596.84
33	33.02	30.56	37.26	39.52	67.12	103.49	111.30	131.10	143.00	283.56	280.45	327.29	365.24	416.49	596.84
34	34.51	32.64	39.62	42.13	70.31	103.86	117.12	135.81	148.88	295.26	281.36	327.77	366.12	417.36	596.84
35	35.98	34.14	42.68	45.59	73.29	107.48	121.76	135.81	154.87	296.03	282.87	327.77	366.12	417.41	596.84
36	37.44	36.99	45.03	48.56	76.28	114.40	124.65	136.26	158.67	306.71	283.25	327.77	366.12	417.41	596.84
37	38.87	39.18	47.88	52.28	85.85	117.71	131.13	144.96	161.85	315.39	283.25	327.77	366.12	417.41	596.84
38	41.16	40.52	51.50	55.34	85.85	117.71	134.33	147.94	165.15	325.81	283.25	327.77	366.12	417.41	596.84
39	42.58	42.64	53.70	58.91	86.31	120.85	137.15	150.57	174.09	340.65	283.25	327.77	366.12	417.41	596.84
40	40.65	45.00	52.99	59.03	88.17	120.81	137.72	152.47	171.32	350.62	279.70	337.70	368.85	411.05	637.31
41	43.27	47.64	56.56	61.83	92.54	124.86	141.73	157.51	176.82	365.85	283.68	341.76	375.37	418.28	637.31
42	43.27	49.83	59.84	65.18	103.73	126.87	145.30	162.56	187.79	382.12	287.70	344.98	381.95	425.00	637.31
43	45.80	52.32	60.47	67.09	105.03	130.92	149.21	173.06	192.92	398.78	291.75	349.10	388.58	431.50	637.31
44	48.92	52.90	63.91	71.09	107.12	139.02	156.81	182.23	202.37	418.48	293.36	350.81	395.14	438.91	637.31
45	48.99	54.23	63.29	73.59	112.02	138.49	159.65	186.36	214.53	425.88	292.10	350.81	388.86	441.78	667.65
46	49.63	54.80	67.29	75.74	113.19	139.12	168.94	197.04	220.22	454.13	296.14	354.94	395.46	444.75	667.65
47	52.80	57.91	67.98	76.61	115.05	144.53	172.67	203.00	231.81	474.43	300.21	358.76	403.55	444.75	667.65
48	55.49	59.92	71.21	81.07	126.40	148.34	176.37	213.78	243.46	501.32	302.71	358.76	404.01	444.75	667.65
49	58.01	62.69	74.97	83.60	134.49	157.28	185.30	219.34	249.26	515.91	302.71	358.76	404.01	444.75	667.65
50	61.71	62.93	75.16	81.04	136.96	160.73	191.57	220.77	258.79	523.16	308.06	353.16	406.78	436.17	738.47
51	69.34	65.84	83.02	90.26	149.54	172.94	192.93	239.92	274.31	547.98	315.26	360.15	406.67	456.89	778.93
52	72.50	70.49	84.79	95.08	165.72	186.36	209.83	243.71	290.01	584.71	327.81	358.33	406.57	456.27	819.39
53	76.35	77.96	89.48	102.60	192.66	197.98	222.59	256.86	298.47	610.97	332.29	371.30	411.49	455.70	849.74
54	77.35	83.77	99.39	104.93	211.23	199.02	230.32	275.66	301.82	638.17	320.42	376.03	430.78	455.16	880.09
55	80.33	87.59	104.37	114.83	229.61	218.16	241.64	289.26	316.32	663.06	317.11	380.50	429.85	468.22	910.44
56	89.03	92.18	109.61	124.49	252.13	226.19	245.21	293.71	331.82	686.66	328.97	372.71	424.21	471.08	957.90
57	94.47	99.14	120.48	127.54	264.79	231.57	261.31	300.00	332.27	697.79	334.66	376.40	427.40	463.20	958.61
58	93.52	104.01	125.89	140.56	269.48	222.48	256.38	299.05	347.81	702.04	328.07	377.78	424.21	471.83	961.93
59	97.87	108.74	133.40	145.50	287.28	229.66	267.29	300.77	343.19	697.63	333.24	380.82	428.79	471.73	967.41
60	100.92	117.36	141.70	154.90	302.79	232.07	273.56	312.94	348.55	719.22	333.41	383.55	432.87	471.64	972.30
61	106.94	127.29	153.77	166.46	327.29	232.97	283.68	327.89	359.82	748.88	331.23	399.28	447.81	485.16	986.51
62	116.72	135.96	158.48	176.05	361.18	246.25	303.13	335.09	369.06	755.72	345.57	420.09	464.78	489.49	993.91
63	127.15	145.69	173.47	190.67	378.17	252.02	310.90	349.72	384.46	746.17	348.94	427.72	481.63	503.27	995.52
64	135.20	154.21	177.57	204.01	425.13	254.49	316.65	363.45	391.85	753.96	353.70	444.32	488.96	511.34	1011.38
65	150.00	168.56	192.41	220.38	449.22	276.47	338.63	377.57	407.18	762.80	361.76	462.97	507.46	525.46	1022.40
66	165.16	187.09	212.98	245.63	476.92	302.29	377.94	417.49	450.60	844.00	394.01	500.16	545.69	580.87	1094.52
67	188.10	213.09	241.48	269.10	512.42	339.15	422.75	474.67	497.91	936.33	431.58	539.07	597.86	632.00	1183.16
68	212.66	238.41	265.27	303.64	555.64	381.04	476.29	519.97	573.16	1037.92	467.29	574.44	641.69	700.69	1293.48
69	233.22	260.77	299.80	334.79	574.61	418.14	517.97	584.82	638.11	1132.62	505.79	606.52	693.73	760.50	1370.90
70	246.72	288.04	326.95	364.60	593.46	439.65	573.33	621.64	701.18	1215.19	525.38	637.51	724.31	810.75	1403.17
71	269.89	307.28	342.70	395.00	602.68	461.13	581.98	662.90	757.18	1212.67	537.55	657.01	762.59	856.65	1382.75
72	293.47	329.54	365.00	426.00	622.11	465.56	584.80	673.74	760.80	1202.19	536.34	654.82	772.15	874.35	1359.89
73	317.61	354.45	395.06	466.16	643.71	472.58	589.36	682.61	766.62	1187.99	537.91	658.11	773.62	875.14	1333.61
74	354.97	389.24	427.06	517.16	670.13	480.83	594.34	687.35	777.71	1170.55	544.17	658.31	774.48	874.52	1311.95
75	361.62	428.63	464.64	566.15	706.94	483.15	598.53	693.61	782.53	1162.55	541.16	661.00	776.60	877.38	1304.16
76	376.90	452.83	526.04	588.40	810.83	493.50	609.08	705.00	799.90	1161.97	546.39	667.04	783.63	886.67	1300.29
77	395.51	481.71	560.30	626.22	856.66	509.59	634.37	740.31	836.65	1188.09	561.37	689.60	811.30	920.31	1318.26
78	425.41	511.93	598.45	672.96	911.45	540.77	662.49	778.71	884.46	1224.75	589.59	718.62	850.81	966.17	1328.71
79	444.55	539.81	632.80	709.91	954.75	555.68	687.04	809.71	920.85	1236.15	603.70	741.67	877.75	997.96	1332.42
80	459.54	557.41	653.15	731.86	980.78	568.05	697.82	825.47	933.98	1240.34	610.60	751.01	889.30	1008.44	1336.08
81	499.97	606.34	708.46	795.69	1065.88	608.47	746.76	880.79	997.80	1325.44	651.02	799.94	944.62	1072.27	1421.18
82	536.13	653.15	765.90	857.39	1146.73	644.64	793.56	938.23	1059.50	1406.29	687.19	846.75	1002.06	1133.96	1502.02
83	576.56	699.95	819.09	921.21	1229.70	685.06	840.37	991.42	1123.33	1489.26	727.61	893.56	1055.25	1197.79	1585.00
84	621.23	751.01	880.79	987.17	1321.19	729.74	891.43	1053.12	1189.28	1580.74	772.29	944.62	1116.94	1263.74	1676.48
85	668.04	808.45	946.74	1063.76	1421.18	776.54	948.87	1119.07	1265.87	1680.74	819.09	1002.06	1182.90	1340.33	1776.47
86	719.10	872.28	1021.21	1146.73	1533.94	827.60	1012.70	1193.53	1348.84	1793.49	870.15	1065.88	1257.36	1423.31	1889.23
87	776.54	940.36	1102.05	1236.08	1653.08	885.05	1080.78	1274.38	1438.20	1912.63	927.60	1133.96	1338.21	1512.66	2008.37
88	838.24	1014.82	1187.15	1331.82	1780.73	946.74	1155.24	1359.48	1533.94	2040.28	989.29	1208.43	1423.31	1608.40	2136.02
89	899.94	1091.41	1278.64	1433.94	1916.89	1008.44	1231.83	1450.96	1636.06	2176.45	1050.99	1285.02	1514.79	1710.52	2272.18
90	968.02	1172.26	1372.25	1540.32	2059.43	1076.52	1312.68	1544.57	1742.43	2318.99	1119.07	1365.86	1608.40	1816.90	2414.73
91	1036.10	1257.36	1472.24	1650.95	2208.36	1144.60	1397.78	1644.57	1853.06	2467.91	1187.15	1450.96	1708.39	1927.53	2563.65
92	1108.43	1344.59	1574.36	1765.84	2359.41	1216.94	1485.00	1746.69	1967.95	2618.97	1259.49	1538.19	1810.51	2042.41	2714.71
93	1185.02	1433.94	1682.86	1887.10	2523.23	1293.53	1574.36	1855.19	2089.22	2782.79	1336.08	1627.55	1919.02	2163.68	2878.52
94	1265.87	1533.94	1797.75	2016.88	2695.56	1374.37	1674.35	1970.08	2219.00	2955.12	1416.92	1727.54	2033.90	2293.46	3050.85
95	1355.23	1640.31	1923.27	2157.30	2884.91	1463.73	1780.73	2095.60	2359.41	3144.46	1506.28	1833.92	2159.43	2433.87	3240.20

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

Appendix B1

Union Security Insurance Company

6034-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	24.15	22.79	27.19	31.32	45.55	84.06	83.52	101.26	115.42	225.77	253.99	291.47	329.54	371.36	546.26
30	26.86	23.97	28.85	33.08	56.36	88.03	87.31	102.58	117.07	233.81	257.62	294.75	334.26	376.07	546.26
31	28.37	24.57	29.88	34.16	57.18	94.18	92.73	107.92	123.18	246.35	259.02	295.51	335.05	377.38	546.26
32	29.81	25.58	31.41	35.52	60.70	94.51	92.73	113.32	128.97	250.29	259.86	296.78	336.36	378.16	546.26
33	30.66	26.74	33.34	37.64	62.32	98.79	98.45	118.41	134.83	258.90	260.42	297.54	337.15	379.47	546.26
34	32.05	28.56	35.45	40.13	65.29	99.13	103.61	122.67	140.37	269.58	261.26	297.97	337.96	380.26	546.26
35	33.41	29.87	38.19	43.42	68.06	102.60	107.71	122.67	146.02	270.28	262.67	297.97	337.96	380.31	546.26
36	34.76	32.36	40.29	46.25	70.83	109.20	110.27	123.07	149.60	280.04	263.02	297.97	337.96	380.31	546.26
37	36.10	34.28	42.84	49.79	79.72	112.35	116.00	130.93	152.60	287.96	263.02	297.97	337.96	380.31	546.26
38	38.22	35.46	46.08	52.71	79.72	112.35	118.83	133.63	155.72	297.48	263.02	297.97	337.96	380.31	546.26
39	39.54	37.31	48.05	56.11	80.14	115.35	121.32	136.00	164.14	311.03	263.02	297.97	337.96	380.31	546.26
40	37.74	42.36	50.34	56.34	82.29	110.31	127.52	143.23	166.56	329.15	260.41	309.56	342.50	384.82	596.84
41	40.18	44.84	53.73	59.02	86.37	114.00	131.23	147.96	171.91	343.45	264.12	313.28	348.56	391.58	596.84
42	40.18	46.90	56.85	62.21	96.81	115.84	134.54	152.70	182.57	358.73	267.86	316.24	354.66	397.88	596.84
43	42.53	49.24	57.44	64.04	98.03	119.53	138.16	162.57	187.56	374.36	271.63	320.00	360.83	403.96	596.84
44	45.43	49.78	60.72	67.86	99.98	126.93	145.19	171.18	196.75	392.86	273.13	321.57	366.91	410.90	596.84
45	48.99	51.22	60.27	67.45	104.79	138.49	148.64	170.39	198.03	400.82	272.62	323.11	362.35	415.28	617.07
46	49.63	51.76	64.08	69.43	105.89	139.12	157.29	180.15	203.28	427.42	276.40	326.92	368.49	418.06	617.07
47	52.80	54.69	64.74	70.23	107.63	144.53	160.76	185.60	213.98	446.52	280.20	330.44	376.03	418.06	617.07
48	55.49	56.60	67.81	74.31	118.25	148.34	164.21	195.45	224.74	471.83	282.53	330.44	376.46	418.06	617.07
49	58.01	59.20	71.40	76.64	125.81	157.28	172.53	200.54	230.09	485.57	282.53	330.44	376.46	418.06	617.07
50	57.85	59.79	68.63	77.92	125.22	148.37	174.16	208.84	246.76	477.27	280.88	327.93	373.57	412.38	687.89
51	61.64	62.70	76.38	83.81	137.41	154.41	181.58	221.93	256.42	502.32	288.99	327.41	382.75	418.17	718.23
52	64.87	64.08	78.26	85.57	157.22	167.73	192.35	226.30	266.34	548.17	293.31	326.48	383.55	418.87	758.70
53	68.71	71.47	86.17	95.98	178.57	178.82	210.88	245.19	280.91	565.37	299.06	340.36	389.05	426.76	778.93
54	73.48	77.06	89.11	101.65	196.49	186.58	213.05	246.34	290.21	592.58	304.40	345.95	386.97	434.15	819.39
55	76.51	80.85	97.41	104.70	214.30	198.91	223.96	265.64	293.31	617.65	301.64	351.23	394.62	427.51	849.74
56	81.29	88.76	102.76	114.39	236.37	207.34	233.80	271.12	303.70	642.07	306.54	358.65	397.28	432.36	887.32
57	86.92	89.23	110.15	121.00	244.42	207.82	233.51	278.19	310.83	646.73	306.18	349.98	395.51	432.72	891.51
58	89.92	97.51	119.08	127.48	250.23	211.35	240.68	288.55	316.66	653.62	307.99	352.59	399.97	431.05	889.33
59	90.88	102.34	123.40	136.02	268.13	218.72	251.87	281.05	319.02	652.13	307.60	351.07	394.48	438.82	890.36
60	94.19	107.84	131.81	142.26	279.50	216.60	254.02	289.23	320.67	661.10	309.16	355.35	400.40	435.36	899.38
61	103.60	117.75	140.69	150.76	303.91	223.26	264.77	300.57	328.73	692.89	319.81	371.94	416.57	445.56	910.03
62	106.71	123.31	148.78	163.48	336.78	223.02	275.15	317.22	339.37	702.69	313.18	382.87	429.41	451.84	921.89
63	120.28	135.98	157.11	174.78	349.44	238.52	288.37	315.60	355.52	685.01	323.28	401.96	437.84	462.83	921.03
64	125.06	144.57	168.06	191.26	395.12	237.52	295.25	338.39	364.42	702.16	329.48	409.76	456.37	477.25	935.05
65	139.77	155.84	176.89	204.64	415.41	255.53	309.37	345.77	377.02	704.12	334.28	424.79	467.40	485.04	939.19
66	154.83	174.19	197.32	226.49	439.52	281.30	347.88	385.38	412.73	773.66	366.52	457.69	506.08	535.88	1006.25
67	173.90	199.77	225.38	249.88	480.39	313.39	396.33	441.36	463.17	875.75	394.85	501.57	553.57	586.56	1101.16
68	194.64	218.26	249.10	281.03	515.31	354.45	435.85	482.23	532.79	960.22	430.64	528.49	598.04	646.47	1193.98
69	215.28	240.71	276.99	309.04	532.97	382.93	477.44	542.13	589.03	1049.75	469.33	557.46	637.71	698.16	1262.82
70	229.34	261.86	301.31	336.07	550.79	409.48	523.67	571.91	647.56	1128.39	485.64	585.82	666.03	745.23	1295.65
71	249.65	281.94	318.43	363.90	556.32	428.48	531.74	614.40	696.12	1118.63	496.52	603.96	706.11	788.92	1275.26
72	273.46	304.90	338.51	395.36	578.63	431.50	542.20	620.75	707.81	1112.14	494.49	605.61	711.59	806.22	1257.68
73	294.93	330.42	366.43	432.86	593.71	437.57	546.50	630.10	710.61	1094.09	499.24	609.10	717.61	808.63	1228.86
74	325.93	359.75	393.56	477.85	620.39	442.10	548.37	632.50	716.40	1082.20	498.82	606.68	713.17	806.75	1213.28
75	337.91	396.55	429.32	524.65	651.92	447.58	553.42	640.25	723.25	1073.13	502.51	610.61	714.36	809.21	1201.29
76	347.08	417.58	485.36	545.02	749.53	452.83	559.69	650.77	737.54	1072.82	502.90	612.81	721.27	816.17	1201.19
77	367.62	443.68	517.20	578.05	789.37	474.10	585.77	682.00	773.27	1095.65	520.73	636.36	750.45	846.79	1211.38
78	391.76	473.47	552.79	620.08	840.78	495.10	611.71	718.62	814.76	1128.99	541.46	663.34	783.51	886.86	1225.92
79	410.53	496.71	582.90	653.21	879.38	514.86	632.44	746.20	846.00	1136.98	556.04	682.70	807.44	916.31	1226.75
80	425.50	512.73	602.09	674.42	902.07	525.50	640.38	759.52	861.64	1138.22	563.79	691.44	819.09	927.60	1227.57
81	461.67	559.54	653.15	731.86	980.78	561.66	687.19	810.58	919.09	1216.94	599.96	738.25	870.15	985.04	1306.29
82	495.71	599.96	704.21	789.31	1055.25	595.70	727.61	861.64	976.53	1291.40	634.00	778.67	921.21	1042.48	1380.76
83	531.88	644.64	755.27	846.75	1133.96	631.87	772.29	912.70	1033.97	1370.12	670.17	823.35	972.27	1099.92	1459.47
84	572.30	693.57	810.58	910.58	1214.81	672.29	821.22	968.02	1097.80	1450.96	710.59	872.28	1027.59	1163.75	1540.32
85	614.85	744.63	874.41	978.66	1308.42	714.84	872.28	1031.84	1165.88	1544.57	753.14	923.34	1091.41	1231.83	1633.93
86	663.78	804.20	942.49	1055.25	1412.67	763.78	931.85	1099.92	1242.47	1648.82	802.07	982.91	1159.49	1308.42	1738.18
87	716.97	868.03	1016.95	1140.35	1523.30	816.96	995.68	1174.39	1327.57	1759.45	855.26	1046.74	1233.96	1393.52	1848.81
88	772.29	933.98	1093.54	1227.57	1642.44	872.28	1061.63	1250.98	1414.80	1878.59	910.58	1112.69	1310.55	1480.75	1967.95
89	829.73	1006.31	1176.51	1321.19	1765.84	929.72	1133.96	1333.95	1508.41	2001.99	968.02	1185.02	1393.52	1574.36	2091.35
90	891.43	1080.78	1265.87	1419.05	1899.87	991.42	1208.43	1423.31	1606.27	2136.02	1029.72	1259.49	1482.88	1672.23	2225.38
91	957.38	1159.49	1357.35	1521.17	2033.90	1057.37	1287.15	1514.79	1708.39	2270.06	1095.67	1338.21	1574.36	1774.35	2359.41
92	1021.21	1238.21	1450.96	1625.42	2176.45	1121.20	1365.86	1608.40	1812.64	2412.60	1159.49	1416.92	1667.97	1878.59	2501.96
93	1091.41	1323.31	1548.83	1738.18	2323.24	1191.41	1450.96	1706.27	1925.40	2559.40	1229.70	1502.02	1765.84	1991.35	2648.75
94	1168.00	1414.80	1657.33	1857.32	2482.81	1268.00	1542.45	1814.77	2044.54	2718.96	1306.29	1593.51	1874.34	2110.49	2808.32
95	1248.85	1512.66	1772.22	1984.97	2657.26	1348.84	1640.31	1929.65	2172.19	2893.42	1387.14	1691.37	1989.22	2238.14	2982.77

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

Appendix B1

Union Security Insurance Company

6034-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	31.58	34.18	38.39	43.85	64.82	112.08	123.47	144.66	160.89	327.91	351.67	427.49	476.00	534.40	789.05
30	35.13	35.96	40.74	46.31	80.21	117.37	129.07	146.55	163.19	339.58	356.70	432.31	482.82	541.17	789.05
31	37.09	36.85	42.18	47.83	81.37	125.57	137.08	154.17	171.71	357.80	358.64	433.42	483.95	543.05	789.05
32	38.99	38.37	44.34	49.73	86.37	126.01	137.08	161.89	179.77	363.51	359.81	435.27	485.85	544.18	789.05
33	40.10	40.11	47.07	52.69	88.69	131.72	145.54	169.16	187.94	376.02	360.58	436.39	486.99	546.07	789.05
34	41.91	42.84	50.05	56.18	92.92	132.18	153.16	175.24	195.67	391.54	361.75	437.03	488.16	547.20	789.05
35	43.70	44.81	53.91	60.78	96.85	136.80	159.23	175.24	203.55	392.56	363.69	437.03	488.16	547.28	789.05
36	45.46	48.55	56.88	64.74	100.79	145.60	163.00	175.82	208.53	406.73	364.18	437.03	488.16	547.28	789.05
37	47.21	51.42	60.48	69.70	113.44	149.81	171.47	187.04	212.71	418.23	364.18	437.03	488.16	547.28	789.05
38	49.98	53.18	65.05	73.79	113.44	149.81	175.66	190.89	217.06	432.06	364.18	437.03	488.16	547.28	789.05
39	51.70	55.97	67.83	78.55	114.05	153.81	179.35	194.28	228.81	451.73	364.18	437.03	488.16	547.28	789.05
40	55.16	58.24	68.88	77.81	114.62	157.58	183.63	198.68	228.43	457.95	376.14	440.89	483.02	542.24	839.63
41	58.72	61.66	73.52	81.50	120.30	162.86	188.98	205.24	235.76	477.84	381.50	446.18	491.55	551.77	839.63
42	58.72	64.48	77.79	85.91	134.85	165.49	193.73	211.81	250.38	499.10	386.91	450.40	500.17	560.64	839.63
43	62.16	67.71	78.61	88.44	136.54	170.76	198.95	225.50	257.22	520.85	392.36	455.76	508.86	569.21	839.63
44	66.39	68.45	83.09	93.71	139.26	181.33	209.08	237.45	269.83	546.59	394.52	458.00	517.44	578.99	839.63
45	69.99	72.31	84.38	95.05	148.15	192.68	214.71	244.93	280.54	567.83	399.20	461.59	521.43	583.16	890.21
46	70.89	73.07	89.72	97.83	149.71	193.56	227.20	258.97	287.98	605.51	404.72	467.02	530.27	587.07	890.21
47	75.43	77.21	90.63	98.96	152.17	201.09	232.21	266.80	303.14	632.57	410.29	472.06	541.12	587.07	890.21
48	79.27	79.90	94.94	104.71	167.18	206.39	237.19	280.96	318.37	668.43	413.70	472.06	541.74	587.07	890.21
49	82.87	83.58	99.97	107.99	177.88	218.83	249.20	288.28	325.96	687.89	413.70	472.06	541.74	587.07	890.21
50	84.85	81.81	101.30	109.09	180.00	216.37	249.62	304.31	349.07	697.55	416.79	462.47	547.91	586.85	991.37
51	88.61	87.78	106.26	119.27	198.04	228.53	255.34	317.90	363.76	730.64	420.35	474.74	542.23	604.02	1041.95
52	91.58	92.92	110.88	123.60	220.96	242.27	273.95	324.95	378.79	776.57	431.34	477.78	544.65	605.87	1092.53
53	99.25	100.70	119.31	135.69	253.75	261.84	292.88	344.43	392.11	802.47	431.97	487.34	553.64	614.83	1122.87
54	104.42	110.57	130.23	141.00	280.00	267.44	305.18	363.64	412.10	847.85	432.57	503.88	569.51	616.21	1173.45
55	107.11	114.53	139.15	151.98	306.15	288.74	324.15	383.71	425.59	881.06	433.12	504.90	570.78	624.30	1224.03
56	116.13	126.31	147.28	164.86	336.17	295.30	336.45	389.74	444.31	918.52	441.11	513.35	572.35	625.96	1280.56
57	124.71	128.89	158.35	170.06	351.35	302.83	339.15	398.19	444.81	927.55	448.59	501.86	574.12	621.66	1284.54
58	125.89	139.76	170.12	186.32	360.91	300.34	345.33	409.22	462.01	944.12	441.89	510.00	575.72	634.93	1297.70
59	132.83	147.12	180.10	192.95	387.83	317.15	359.82	409.24	454.36	940.28	448.59	511.73	577.43	630.80	1301.30
60	137.93	155.42	191.13	205.48	405.27	319.75	366.37	421.99	464.74	966.22	454.65	513.28	584.37	632.31	1312.61
61	147.04	168.66	202.85	219.85	434.83	320.33	382.97	432.63	479.76	993.84	456.87	536.02	598.82	648.53	1322.99
62	153.40	177.07	213.46	232.64	478.32	325.24	401.06	451.26	487.84	1001.00	458.97	553.03	621.39	654.23	1325.21
63	171.82	194.25	229.12	251.05	502.63	342.02	414.53	460.61	508.47	996.94	472.09	577.17	642.17	674.03	1340.91
64	182.52	205.62	237.82	270.95	565.17	347.80	423.62	488.78	521.16	1007.20	479.68	592.42	656.61	686.04	1354.86
65	197.72	222.63	254.48	289.64	594.13	368.63	447.33	504.75	542.91	1013.51	485.39	620.48	681.06	703.31	1367.17
66	220.21	248.38	281.88	325.38	631.22	403.05	502.49	553.98	598.27	1125.33	531.46	665.30	730.51	777.23	1471.13
67	251.98	283.01	321.97	358.80	686.27	455.07	568.07	632.89	667.74	1255.79	578.51	721.88	806.00	850.93	1599.02
68	281.15	315.64	355.85	403.78	743.84	509.53	633.56	696.08	766.90	1393.15	627.63	767.46	859.96	938.42	1738.30
69	312.15	351.03	400.82	444.24	766.14	558.99	698.14	785.45	850.82	1519.37	683.50	816.12	930.71	1018.15	1837.34
70	333.59	382.97	439.14	488.25	795.15	594.82	767.45	837.15	944.53	1638.33	715.22	857.19	978.23	1093.28	1892.40
71	360.98	408.65	457.94	528.74	809.52	620.28	778.77	889.26	1017.72	1633.39	722.20	881.45	1024.86	1151.50	1866.47
72	393.52	440.41	491.58	573.11	836.17	628.32	786.19	908.42	1025.75	1616.43	726.53	885.70	1040.89	1177.15	1830.97
73	424.56	474.60	526.74	623.56	862.45	633.60	792.96	913.65	1032.67	1596.23	727.77	885.64	1039.67	1176.19	1796.96
74	471.14	518.98	569.41	692.57	898.39	642.18	797.92	919.70	1042.33	1579.13	728.80	887.43	1039.10	1177.86	1768.75
75	486.12	574.42	624.96	761.78	946.25	652.11	806.06	936.67	1058.19	1563.32	731.46	889.24	1046.34	1182.69	1755.48
76	504.35	607.38	707.71	791.77	1089.46	664.33	820.34	954.46	1079.19	1566.13	736.68	900.23	1057.50	1195.79	1756.74
77	534.95	646.50	752.98	846.79	1154.29	692.14	854.35	998.91	1133.28	1606.77	762.04	932.99	1097.78	1244.83	1781.44
78	572.01	692.18	809.95	908.49	1230.70	728.24	899.43	1055.10	1196.90	1658.20	796.55	975.79	1151.24	1307.46	1802.53
79	603.31	730.33	855.07	961.67	1292.80	757.54	930.46	1097.76	1247.45	1676.64	821.58	1007.04	1190.75	1354.05	1810.25
80	623.36	755.27	885.05	993.55	1327.57	772.29	946.74	1121.20	1272.25	1680.74	831.86	1021.21	1208.43	1372.25	1812.64
81	676.55	819.09	961.64	1080.78	1442.45	825.47	1010.57	1197.79	1359.48	1795.62	885.05	1085.03	1285.02	1459.47	1927.53
82	727.61	882.92	1036.10	1163.75	1553.08	876.54	1074.39	1272.25	1442.45	1906.25	936.11	1148.86	1359.48	1542.45	2038.16
83	780.80	946.74	1110.56	1248.85	1667.97	929.72	1138.22	1346.72	1527.55	2021.14	989.29	1212.68	1433.94	1627.55	2153.04
84	838.24	1016.95	1193.53	1340.33	1789.24	987.17	1208.43	1429.69	1619.04	2142.41	1046.74	1282.89	1516.92	1719.03	2274.31
85	902.07	1093.54	1282.89	1442.45	1925.40	1050.99	1285.02	1519.04	1721.16	2278.57	1110.56	1359.48	1606.27	1821.15	2410.47
86	974.40	1180.77	1385.01	1555.21	2078.58	1123.33	1372.25	1621.16	1833.92	2431.75	1182.90	1446.71	1708.39	1933.91	2563.65
87	1050.99	1272.25	1493.51	1678.61	2240.27	1199.92	1463.73	1729.67	1957.31	2593.44	1259.49	1538.19	1816.90	2057.30	2725.34
88	1131.84	1372.25	1610.53	1808.39	2414.73	1280.76	1563.72	1846.68	2087.09	2767.89	1340.33	1638.18	1933.91	2187.08	2899.80
89	1216.94	1476.49	1731.80	1946.67	2597.69	1365.86	1667.97	1967.95	2225.38	2950.86	1425.43	1742.43	2055.18	2325.37	3082.77
90	1308.42	1587.12	1861.57	2091.35	2791.30	1457.35	1778.60	2097.73	2370.05	3144.46	1516.92	1853.06	2184.96	2470.04	3276.37
91	1402.03	1699.88	1995.61	2240.27	2991.28	1550.96	1891.36	2231.76	2518.98	3344.45	1610.53	1965.82	2318.99	2618.97	3476.36
92	1499.90	1819.02	2133.90	2395.58	3199.78	1648.82	2010.50	2370.05	2674.28	3552.95	1708.39	2084.96	2457.28	2774.28	3684.85
93	1602.02	1942.42	2278.57	2559.40	3418.91	1750.94	2133.90	2514.72	2838.10	3772.08	1810.51	2208.36	2601.95	2938.10	3903.99
94	1712.65	2076.45	2436.00	2735.98	3652.94	1861.57	2267.93	2672.16	3014.69	4006.11	1921.14	2342.39	2759.38	3114.68	4138.01
95	1831.79	2221.12	2606.20	2927.46	3908.24	1980.71	2412.60	2842.36	3206.16	4261.41	2040.28	2487.06	2929.59	3306.15	4393.31

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

Appendix B1

Union Security Insurance Company

6034-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	29.73	30.92	35.19	39.15	57.81	100.07	112.58	130.19	143.40	290.28	322.37	388.63	430.23	480.05	708.12
30	33.06	32.54	37.34	41.35	71.54	104.79	117.68	131.89	145.45	300.62	326.98	393.00	436.39	486.13	708.12
31	34.91	33.34	38.67	42.70	72.57	112.11	124.98	138.75	153.04	316.74	328.75	394.02	437.42	487.83	708.12
32	36.69	34.71	40.64	44.40	77.04	112.51	124.98	145.70	160.23	321.80	329.82	395.70	439.14	488.84	708.12
33	37.74	36.29	43.14	47.05	79.10	117.61	132.70	152.24	167.51	332.87	330.53	396.71	440.17	490.54	708.12
34	39.45	38.76	45.88	50.16	82.87	118.02	139.65	157.72	174.40	346.61	331.60	397.30	441.22	491.55	708.12
35	41.13	40.54	49.42	54.27	86.38	122.14	145.18	157.72	181.42	347.51	333.39	397.30	441.22	491.62	708.12
36	42.78	43.92	52.14	57.81	89.90	130.00	148.62	158.24	185.87	360.06	333.83	397.30	441.22	491.62	708.12
37	44.43	46.52	55.44	62.23	101.18	133.76	156.34	168.34	189.59	370.24	333.83	397.30	441.22	491.62	708.12
38	47.04	48.12	59.63	65.89	101.18	133.76	160.16	171.80	193.46	382.48	333.83	397.30	441.22	491.62	708.12
39	48.66	50.64	62.18	70.14	101.72	137.33	163.52	174.85	203.94	399.89	333.83	397.30	441.22	491.62	708.12
40	49.36	52.94	60.93	69.76	102.87	141.83	168.32	175.58	204.63	407.86	337.56	393.99	430.32	489.77	748.58
41	52.54	56.05	65.04	73.07	107.96	146.58	173.23	181.37	211.20	425.58	342.38	398.72	437.93	498.38	748.58
42	52.54	58.62	68.82	77.03	121.02	148.94	177.59	187.18	224.30	444.51	347.23	402.48	445.60	506.39	748.58
43	55.62	61.56	69.54	79.29	122.54	153.69	182.37	199.28	230.43	463.89	352.12	407.28	453.35	514.13	748.58
44	59.40	62.23	73.50	84.02	124.98	163.20	191.65	209.84	241.72	486.80	354.06	409.27	460.99	522.96	748.58
45	62.99	63.27	75.34	85.85	133.70	174.62	187.18	218.31	253.04	509.38	360.25	406.20	468.40	530.14	799.16
46	63.80	63.94	80.11	88.36	135.10	175.42	198.07	230.82	259.74	543.18	365.24	410.98	476.35	533.70	799.16
47	67.89	67.56	80.92	89.38	137.32	182.24	202.44	237.80	273.42	567.45	370.26	415.41	486.09	533.70	799.16
48	71.34	69.91	84.77	94.58	150.87	187.04	206.78	250.42	287.16	599.62	373.34	415.41	486.65	533.70	799.16
49	74.58	73.13	89.25	97.54	160.52	198.31	217.25	256.94	294.00	617.07	373.34	415.41	486.65	533.70	799.16
50	77.14	75.52	91.50	96.62	160.44	197.82	226.40	274.47	306.94	614.95	371.49	420.42	489.79	523.41	880.09
51	80.90	78.38	96.30	106.38	177.83	203.82	232.65	287.91	322.02	657.58	376.56	425.63	486.41	534.33	930.67
52	83.95	83.31	101.09	110.92	195.47	217.42	244.80	290.13	337.36	685.21	388.20	430.00	490.95	546.03	961.02
53	87.80	90.96	106.05	122.45	230.26	236.29	263.60	303.56	356.99	729.51	382.13	440.92	493.79	549.73	1011.60
54	92.82	97.17	116.53	127.88	250.53	236.34	270.63	322.58	371.47	756.68	384.50	443.72	503.80	553.19	1052.06
55	95.64	104.43	125.24	138.47	275.53	256.65	294.68	342.38	385.33	790.23	386.71	453.68	507.36	556.44	1092.53
56	104.52	112.66	130.16	148.04	304.65	270.17	296.53	344.55	399.31	829.34	396.25	457.10	511.75	561.43	1149.48
57	109.59	115.67	141.14	153.71	315.71	267.20	305.79	354.55	401.94	833.94	398.75	449.04	510.33	554.62	1150.33
58	111.50	123.51	153.11	166.71	322.41	266.97	308.70	367.25	415.29	839.22	395.03	453.34	515.11	565.03	1152.50
59	118.85	131.13	160.08	173.97	344.73	278.87	323.83	364.87	410.86	841.71	403.73	452.23	514.54	564.98	1155.76
60	121.11	139.56	168.06	186.51	358.69	278.49	327.29	369.84	422.91	857.25	400.09	456.88	514.03	570.12	1158.66
61	130.33	149.57	179.95	197.87	388.07	286.36	335.69	382.54	430.90	888.86	405.47	475.86	531.12	579.22	1177.69
62	140.06	158.10	190.82	207.49	429.51	292.72	354.43	406.58	436.94	894.94	415.77	494.54	555.71	583.63	1181.17
63	151.20	174.83	202.93	222.45	449.97	301.52	373.98	409.43	454.73	886.85	415.64	515.33	569.20	597.64	1191.92
64	162.24	186.34	212.45	242.26	505.16	309.62	380.83	434.47	466.30	897.84	426.38	533.18	586.76	613.60	1208.56
65	177.27	200.37	226.55	261.31	531.34	326.74	401.34	449.11	486.35	906.82	435.02	553.66	605.39	630.55	1218.56
66	199.56	222.57	253.69	290.29	565.76	365.26	450.95	497.78	533.90	1006.30	476.48	594.53	655.70	691.32	1312.25
67	223.59	253.04	286.56	320.36	613.07	403.55	506.42	566.27	594.41	1123.60	514.23	642.19	717.43	755.92	1423.31
68	252.31	282.06	320.27	358.56	663.18	456.36	566.16	624.80	682.14	1237.74	558.91	684.74	768.29	834.15	1545.15
69	276.27	314.26	355.20	395.96	682.86	492.97	626.07	695.81	756.74	1353.62	601.48	726.93	822.99	905.95	1638.25
70	298.84	340.42	391.06	434.36	709.82	530.17	686.19	741.83	837.29	1459.31	635.75	762.43	870.00	970.44	1688.11
71	323.87	364.30	409.42	472.75	720.36	554.99	695.03	792.25	907.80	1450.26	644.24	783.51	915.92	1024.00	1656.37
72	353.50	391.14	438.59	511.82	745.87	560.19	697.12	810.00	915.99	1440.82	646.65	783.51	927.34	1048.46	1630.98
73	379.19	423.54	469.49	556.97	768.70	567.09	703.66	812.13	920.65	1420.69	646.90	787.63	924.15	1046.67	1595.50
74	422.74	462.95	508.00	616.97	798.89	574.41	709.27	819.66	929.38	1402.45	651.06	790.62	926.15	1045.55	1571.41
75	435.73	513.19	557.03	678.79	844.47	580.97	718.84	832.92	939.63	1394.40	651.18	791.42	930.74	1052.27	1563.01
76	450.11	539.60	629.08	705.00	969.65	591.11	727.05	846.00	959.88	1393.77	655.13	797.19	938.19	1062.92	1561.55
77	476.64	575.51	669.32	750.45	1027.47	616.08	759.71	884.82	1003.98	1427.34	678.22	829.04	973.55	1102.85	1581.37
78	509.52	615.28	718.62	805.15	1094.23	648.92	797.89	934.93	1059.91	1474.24	707.51	865.23	1021.45	1156.04	1599.47
79	535.27	648.68	759.81	850.54	1146.62	671.36	825.81	975.28	1104.56	1485.22	728.53	893.63	1056.93	1195.29	1603.50
80	553.15	670.17	785.05	880.79	1176.51	685.06	840.37	993.55	1125.45	1489.26	736.12	904.19	1070.14	1214.81	1604.14
81	599.96	727.61	853.13	957.38	1278.64	731.86	897.81	1061.63	1202.04	1591.38	782.92	961.64	1138.22	1291.40	1706.27
82	646.76	782.92	916.96	1029.72	1376.50	778.67	953.13	1125.45	1274.38	1689.25	829.73	1016.95	1202.04	1363.74	1804.13
83	693.57	840.37	985.04	1106.31	1476.49	825.47	1010.57	1193.53	1350.97	1789.24	876.54	1074.39	1270.13	1440.33	1904.12
84	744.63	902.07	1057.37	1185.02	1585.00	876.54	1072.27	1265.87	1429.69	1897.74	927.60	1136.09	1342.46	1519.04	2012.63
85	802.07	970.15	1138.22	1276.51	1706.27	933.98	1140.35	1346.72	1521.17	2019.01	985.04	1204.17	1423.31	1610.53	2133.90
86	865.90	1046.74	1227.57	1376.50	1840.30	997.80	1216.94	1436.07	1621.16	2153.04	1048.86	1280.76	1512.66	1710.52	2267.93
87	933.98	1129.71	1323.31	1485.00	1984.97	1065.88	1299.91	1531.81	1729.67	2297.71	1116.94	1363.74	1608.40	1819.02	2412.60
88	1006.31	1216.94	1425.43	1599.89	2140.28	1138.22	1387.14	1633.93	1844.55	2453.02	1189.28	1450.96	1710.52	1933.91	2567.91
89	1082.90	1310.55	1536.06	1723.29	2301.97	1214.81	1480.75	1744.56	1967.95	2614.71	1265.87	1544.57	1821.15	2057.30	2729.60
90	1161.62	1408.41	1648.82	1850.94	2474.30	1293.53	1578.61	1857.32	2095.60	2787.04	1344.59	1642.44	1933.91	2184.96	2901.93
91	1246.72	1508.41	1767.96	1984.97	2650.88	1378.63	1678.61	1976.46	2229.63	2963.63	1429.69	1742.43	2053.05	2318.99	3078.51
92	1331.82	1612.65	1889.23	2121.13	2835.97	1463.73	1782.86	2097.73	2365.79	3148.72	1514.79	1846.68	2174.32	2455.15	3263.60
93	1423.31	1723.29	2019.01	2265.80	3029.58	1555.21	1893.49	2227.51	2510.47	3342.32	1606.27	1957.31	2304.10	2599.82	3457.21
94	1521.17	1842.43	2157.30	2421.11	3238.07	1653.08	2012.63	2365.79	2665.77	3550.82	1704.14	2076.45	2442.38	2755.13	3665.70
95	1627.55	1970.08	2308.35	2591.31	3463.59	1759.45	2140.28	2516.85	2835.97	3776.34	1810.51	2204.10	2593.44	2925.33	3891.22

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

Appendix B1

Union Security Insurance Company

6034-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	26.01	27.67	31.99	36.02	52.56	88.06	101.68	119.34	132.91	263.40	283.29	349.77	384.46	434.76	637.31
30	28.93	29.11	33.95	38.04	65.03	92.22	106.29	120.90	134.81	272.78	287.34	353.70	389.97	440.27	637.31
31	30.55	29.83	35.15	39.29	65.97	98.66	112.89	127.19	141.84	287.41	288.91	354.61	390.89	441.81	637.31
32	32.11	31.06	36.95	40.85	70.03	99.01	112.89	133.56	148.51	292.00	289.84	356.13	392.42	442.73	637.31
33	33.02	32.47	39.22	43.28	71.91	103.49	119.86	139.55	155.26	302.05	290.47	357.04	393.34	444.26	637.31
34	34.51	34.68	41.71	46.15	75.34	103.86	126.13	144.57	161.64	314.51	291.41	357.57	394.29	445.18	637.31
35	35.98	36.27	44.93	49.93	78.53	107.48	131.13	144.57	168.15	315.33	292.97	357.57	394.29	445.24	637.31
36	37.44	39.30	47.40	53.18	81.73	114.40	134.24	145.05	172.27	326.72	293.36	357.57	394.29	445.24	637.31
37	38.87	41.63	50.40	57.25	91.98	117.71	141.21	154.31	175.72	335.96	293.36	357.57	394.29	445.24	637.31
38	41.16	43.05	54.21	60.61	91.98	117.71	144.66	157.49	179.31	347.06	293.36	357.57	394.29	445.24	637.31
39	42.58	45.31	56.53	64.52	92.47	120.85	147.70	160.28	189.01	362.87	293.36	357.57	394.29	445.24	637.31
40	43.55	47.65	55.64	64.39	94.05	126.07	147.92	157.09	185.60	372.09	298.99	356.46	386.41	446.04	677.77
41	46.36	50.45	59.39	67.45	98.70	130.29	152.23	162.28	191.55	388.24	303.25	360.74	393.24	453.88	677.77
42	46.36	52.76	62.83	71.10	110.64	132.39	156.06	167.48	203.44	405.52	307.54	364.15	400.13	461.17	677.77
43	49.08	55.40	63.49	73.19	112.03	136.61	160.27	178.30	208.99	423.19	311.87	368.49	407.09	468.22	677.77
44	52.42	56.01	67.11	77.56	114.26	145.07	168.42	187.75	219.23	444.10	313.60	370.30	413.95	476.27	677.77
45	55.99	57.24	66.30	76.65	122.86	156.56	170.67	191.69	225.53	459.28	321.31	369.27	415.38	468.29	718.23
46	56.72	57.85	70.49	78.90	124.15	157.27	180.60	202.67	231.51	489.75	325.75	373.62	422.42	471.43	718.23
47	60.35	61.13	71.21	79.81	126.19	163.38	184.58	208.80	243.70	511.64	330.23	377.64	431.06	471.43	718.23
48	63.41	63.25	74.60	84.45	138.63	167.69	188.53	219.88	255.95	540.64	332.98	377.64	431.56	471.43	718.23
49	66.29	66.17	78.54	87.09	147.51	177.80	198.08	225.61	262.04	556.38	332.98	377.64	431.56	471.43	718.23
50	69.42	66.08	81.70	87.27	144.78	179.28	197.38	244.64	276.85	559.88	335.25	369.97	431.68	467.90	789.05
51	73.20	72.11	86.34	96.71	157.62	185.29	209.95	257.92	292.20	584.51	332.78	384.71	430.59	480.12	829.51
52	76.32	76.90	91.31	101.42	178.47	198.79	227.32	261.12	307.77	621.26	345.07	390.19	437.25	493.67	869.97
53	80.16	81.21	96.11	109.22	206.76	210.75	234.31	274.37	316.03	647.44	348.90	394.51	441.42	491.86	910.44
54	85.08	87.12	106.24	114.76	225.96	217.68	241.84	293.26	330.84	683.75	344.45	398.59	452.69	497.17	940.79
55	87.98	94.32	111.32	124.96	244.92	230.99	265.21	306.97	345.07	708.48	348.04	402.45	450.99	502.15	981.25
56	92.90	99.00	119.88	131.21	273.14	238.75	262.32	316.31	354.32	740.17	351.39	400.84	457.88	496.90	1028.48
57	98.25	105.75	127.37	137.35	285.16	237.51	277.99	316.37	359.07	748.84	356.02	402.81	459.30	493.67	1035.30
58	100.71	110.51	136.10	147.10	288.73	239.16	277.31	325.28	368.57	750.45	348.16	402.96	460.57	500.95	1034.53
59	104.86	118.33	143.41	154.99	311.22	246.07	287.85	325.42	367.36	758.29	352.46	410.58	457.37	504.64	1035.90
60	107.65	123.70	151.58	164.39	321.42	247.55	288.21	331.90	371.79	770.07	357.66	406.11	459.92	502.74	1037.12
61	116.97	133.66	163.59	175.88	345.99	252.38	302.59	346.11	382.03	790.87	365.50	421.16	479.05	514.87	1047.68
62	123.38	142.29	171.41	188.63	385.59	260.19	321.78	361.90	394.52	802.13	367.17	441.36	495.09	527.15	1058.73
63	137.46	155.40	183.29	200.20	402.10	270.02	328.92	366.78	405.13	795.10	374.59	458.64	510.82	534.73	1063.25
64	145.34	167.06	190.25	216.76	455.14	275.69	338.04	388.52	415.36	805.76	377.93	473.94	521.56	545.43	1081.35
65	160.23	181.28	204.82	232.97	478.20	293.23	359.53	401.42	433.57	810.81	389.23	496.38	543.07	561.84	1087.79
66	178.92	199.99	228.64	261.58	509.65	323.28	403.71	445.59	480.89	903.51	426.08	533.19	585.29	617.69	1171.02
67	202.29	229.74	257.58	288.32	549.02	360.62	453.57	503.82	532.65	1002.43	459.13	576.57	637.71	677.44	1271.02
68	223.48	255.20	284.68	323.02	595.97	403.19	507.75	557.71	613.52	1110.08	494.77	615.80	685.35	746.56	1381.27
69	247.57	280.83	319.35	357.33	612.08	440.15	558.51	623.24	683.11	1209.97	537.68	646.65	736.82	810.36	1461.91
70	267.57	304.41	349.39	389.97	636.12	474.13	609.44	663.09	750.67	1301.98	569.53	680.58	774.26	868.07	1505.32
71	286.76	326.29	366.96	422.99	645.47	489.70	619.66	707.37	810.10	1296.82	570.38	697.82	815.05	916.42	1480.47
72	316.82	351.10	391.50	456.65	668.94	499.63	627.40	719.16	817.57	1287.74	578.18	700.24	825.14	934.91	1457.66
73	340.30	378.48	420.82	499.46	687.46	504.08	628.65	728.12	822.63	1269.64	576.59	700.11	826.13	934.65	1422.25
74	377.56	415.77	454.97	553.46	716.96	513.10	637.03	732.53	829.34	1255.21	579.80	706.72	826.12	935.84	1403.31
75	388.30	460.70	497.25	607.65	756.45	518.72	643.65	741.03	838.85	1245.36	579.82	708.43	829.96	939.63	1393.76
76	401.31	482.65	564.00	629.08	866.55	526.04	650.23	756.52	854.13	1242.21	584.45	710.42	837.86	946.32	1390.38
77	425.93	512.13	598.33	669.32	916.19	547.62	675.29	791.01	894.96	1272.37	604.55	735.24	867.07	983.70	1408.71
78	454.25	547.98	641.71	718.62	974.81	576.82	710.84	833.99	944.54	1310.43	628.10	769.09	908.49	1031.07	1421.47
79	476.30	578.37	675.89	757.54	1020.99	596.51	734.81	866.41	982.09	1321.48	646.83	793.83	938.99	1063.74	1426.61
80	491.46	595.70	697.82	782.92	1048.86	608.47	746.76	882.92	999.93	1325.44	653.15	804.20	951.00	1078.65	1427.56
81	534.01	646.76	759.52	851.01	1138.22	651.02	797.82	944.62	1068.01	1414.80	695.70	855.26	1012.70	1146.73	1516.92
82	574.43	697.82	816.96	916.96	1225.45	691.44	848.88	1002.06	1133.96	1502.02	736.12	906.32	1070.14	1212.68	1604.14
83	616.98	748.88	876.54	982.91	1314.80	733.99	899.94	1061.63	1199.92	1591.38	778.67	957.38	1129.71	1278.64	1693.50
84	661.66	802.07	940.36	1055.25	1410.54	778.67	953.13	1125.45	1272.25	1687.12	823.35	1010.57	1193.53	1350.97	1789.24
85	712.72	863.77	1012.70	1136.09	1519.04	829.73	1014.82	1197.79	1353.10	1795.62	874.41	1072.27	1265.87	1431.82	1897.74
86	770.16	931.85	1093.54	1225.45	1640.31	887.17	1082.90	1278.64	1442.45	1916.89	931.85	1140.35	1346.72	1521.17	2019.01
87	829.73	1006.31	1178.64	1323.31	1767.96	946.74	1157.37	1363.74	1540.32	2044.54	991.42	1214.81	1431.82	1619.04	2146.66
88	893.56	1085.03	1270.13	1425.43	1906.25	1010.57	1236.08	1455.22	1642.44	2182.83	1055.25	1293.53	1523.30	1721.16	2284.95
89	961.64	1165.88	1367.99	1533.94	2050.92	1078.65	1316.93	1553.08	1750.94	2327.50	1123.33	1374.37	1621.16	1829.66	2429.62
90	1033.97	1253.11	1467.98	1648.82	2204.10	1150.98	1404.16	1653.08	1865.83	2480.68	1195.66	1461.60	1721.16	1944.55	2582.80
91	1108.43	1344.59	1574.36	1765.84	2361.54	1225.45	1495.64	1759.45	1982.84	2638.12	1270.13	1553.08	1827.53	2061.56	2740.24
92	1185.02	1436.07	1682.86	1889.23	2525.36	1302.04	1587.12	1867.96	2106.24	2801.93	1346.72	1644.57	1936.04	2184.96	2904.05
93	1265.87	1533.94	1797.75	2016.88	2697.69	1382.88	1684.99	1982.84	2233.89	2974.26	1427.56	1742.43	2050.92	2312.61	3076.38
94	1353.10	1640.31	1921.14	2155.17	2882.78	1470.11	1791.37	2106.24	2372.18	3159.36	1514.79	1848.81	2174.32	2450.89	3261.48
95	1448.84	1755.20	2057.30	2308.35	3084.89	1565.85	1906.25	2242.40	2525.36	3361.47	1610.53	1963.69	2310.48	2604.08	3463.59

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

Appendix B1

Union Security Insurance Company

6034-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	24.15	26.04	30.39	32.89	49.05	84.06	94.42	112.11	122.42	247.27	263.75	320.62	357.00	398.53	586.73
30	26.86	27.40	32.25	34.73	60.70	88.03	98.70	113.57	124.17	256.08	267.53	324.23	362.11	403.58	586.73
31	28.37	28.08	33.39	35.87	61.57	94.18	104.82	119.48	130.65	269.81	268.98	325.06	362.97	404.99	586.73
32	29.81	29.23	35.10	37.29	65.36	94.51	104.82	125.46	136.78	274.12	269.85	326.45	364.39	405.83	586.73
33	30.66	30.56	37.26	39.52	67.12	98.79	111.30	131.10	143.00	283.56	270.44	327.29	365.24	407.24	586.73
34	32.05	32.64	39.62	42.13	70.31	99.13	117.12	135.81	148.88	295.26	271.31	327.77	366.12	408.08	586.73
35	33.41	34.14	42.68	45.59	73.29	102.60	121.76	135.81	154.87	296.03	272.77	327.77	366.12	408.14	586.73
36	34.76	36.99	45.03	48.56	76.28	109.20	124.65	136.26	158.67	306.71	273.13	327.77	366.12	408.14	586.73
37	36.10	39.18	47.88	52.28	85.85	112.35	131.13	144.96	161.85	315.39	273.13	327.77	366.12	408.14	586.73
38	38.22	40.52	51.50	55.34	85.85	112.35	134.33	147.94	165.15	325.81	273.13	327.77	366.12	408.14	586.73
39	39.54	42.64	53.70	58.91	86.31	115.35	137.15	150.57	174.09	340.65	273.13	327.77	366.12	408.14	586.73
40	40.65	45.00	52.99	59.03	88.17	115.56	137.72	147.85	171.32	350.62	279.70	328.32	368.85	411.05	627.19
41	43.27	47.64	56.56	61.83	92.54	119.43	141.73	152.73	176.82	365.85	283.68	332.26	375.37	418.28	627.19
42	43.27	49.83	59.84	65.18	103.73	121.36	145.30	157.63	187.79	382.12	287.70	335.40	381.95	425.00	627.19
43	45.80	52.32	60.47	67.09	105.03	125.23	149.21	167.81	192.92	398.78	291.75	339.40	388.58	431.50	627.19
44	48.92	52.90	63.91	71.09	107.12	132.98	156.81	176.70	202.37	418.48	293.36	341.06	395.14	438.91	627.19
45	52.49	54.23	63.29	73.59	112.02	144.51	159.65	181.04	214.53	425.88	301.83	341.57	388.86	441.78	657.54
46	53.17	54.80	67.29	75.74	113.19	145.17	168.94	191.41	220.22	454.13	306.01	345.60	395.46	444.75	657.54
47	56.57	57.91	67.98	76.61	115.05	150.82	172.67	197.20	231.81	474.43	310.22	349.32	403.55	444.75	657.54
48	59.45	59.92	71.21	81.07	126.40	154.79	176.37	207.67	243.46	501.32	312.80	349.32	404.01	444.75	657.54
49	62.15	62.69	74.97	83.60	134.49	164.12	185.30	213.07	249.26	515.91	312.80	349.32	404.01	444.75	657.54
50	61.71	62.93	75.16	81.04	136.96	160.73	185.77	226.74	258.79	523.16	299.00	344.75	398.48	436.17	738.47
51	65.49	65.84	83.02	90.26	149.54	166.76	192.93	239.92	274.31	547.98	306.50	351.96	406.67	449.14	768.81
52	68.69	70.49	84.79	91.91	165.72	180.15	209.83	243.71	284.09	575.58	319.19	358.33	406.57	448.79	809.28
53	72.53	74.71	89.48	102.60	192.66	191.59	216.73	256.86	298.47	601.85	315.67	363.57	411.49	455.70	839.63
54	77.35	80.41	99.39	108.21	211.23	199.02	224.56	275.66	307.63	638.17	320.42	368.51	423.48	462.16	869.97
55	80.33	87.59	104.37	114.83	229.61	211.74	241.64	283.35	316.32	663.06	317.11	373.18	422.80	461.44	910.44
56	89.03	92.18	109.61	121.12	252.13	226.19	245.21	288.07	326.20	686.66	328.97	372.71	424.21	458.18	947.82
57	90.70	95.84	120.48	127.54	264.79	219.70	255.75	300.00	332.27	697.79	327.54	369.79	427.40	457.10	958.61
58	93.52	104.01	125.89	137.29	269.48	222.48	256.38	299.05	342.62	702.04	321.38	377.78	424.21	466.00	952.86
59	97.87	108.74	133.40	142.34	287.28	229.66	267.29	300.77	338.36	697.63	326.83	374.87	423.07	460.76	958.85
60	100.92	114.19	141.70	151.74	298.13	232.07	268.67	308.20	343.91	711.95	333.41	377.91	427.46	466.46	956.10
61	106.94	124.11	150.50	163.32	322.62	232.97	278.95	318.78	355.38	734.88	331.23	393.81	442.60	475.26	971.21
62	116.72	132.80	158.48	172.91	356.30	241.61	298.46	335.09	360.58	742.47	340.17	409.46	459.72	484.79	972.30
63	127.15	145.69	170.20	187.49	373.38	252.02	306.39	341.19	380.32	733.94	343.80	427.72	471.90	494.29	981.98
64	135.20	154.21	177.57	200.82	420.13	254.49	312.37	359.28	384.01	748.20	353.70	439.38	484.31	502.81	992.29
65	150.00	168.56	189.31	217.23	444.39	272.28	334.45	369.62	403.41	752.13	361.76	462.97	498.56	517.38	1004.57
66	165.16	187.09	209.85	242.44	472.25	298.09	373.65	409.46	443.03	833.18	389.43	495.44	536.88	572.69	1082.75
67	188.10	213.09	238.26	269.10	507.84	334.86	422.75	466.34	494.05	925.32	426.99	534.38	589.00	627.87	1171.44
68	209.06	235.05	265.27	297.18	551.16	376.61	467.31	515.77	565.09	1026.82	462.70	565.25	632.96	688.17	1275.92
69	229.63	260.77	296.54	328.35	566.28	409.34	517.97	576.28	625.84	1116.05	496.67	597.60	680.80	743.87	1348.14
70	246.72	281.50	323.74	361.43	585.70	439.65	564.30	613.35	692.93	1198.91	520.96	624.59	715.98	798.46	1387.05
71	266.52	304.12	339.66	391.89	599.11	457.05	573.61	654.82	749.04	1202.77	529.34	648.85	754.53	844.70	1368.10
72	293.47	326.46	362.06	422.94	618.77	461.78	580.93	666.17	753.23	1188.68	532.53	651.03	760.80	862.99	1342.12
73	314.37	351.45	389.33	460.11	637.46	465.57	582.22	672.11	759.62	1175.74	530.88	647.60	763.12	861.14	1317.50
74	348.52	383.34	421.48	511.11	664.28	471.14	587.77	677.67	764.80	1159.50	534.45	648.63	761.58	861.61	1297.33
75	358.66	425.71	459.21	560.22	698.68	477.23	592.52	684.71	773.64	1149.30	535.22	652.11	764.75	865.53	1284.25
76	371.48	447.40	520.61	580.27	802.47	485.36	600.85	699.58	786.34	1147.11	538.24	656.19	772.79	873.11	1285.27
77	392.97	474.10	552.70	618.61	846.31	504.52	624.14	730.17	823.97	1171.77	556.29	679.46	801.15	905.10	1299.08
78	418.19	507.12	591.24	663.34	899.26	531.16	655.23	769.09	870.04	1207.11	577.56	711.41	836.39	949.35	1308.65
79	440.01	533.00	623.73	698.57	941.05	551.15	677.94	798.37	904.97	1217.70	594.63	732.60	864.15	979.82	1311.74
80	453.16	548.90	644.64	721.23	965.89	559.54	687.19	814.84	921.21	1219.06	602.09	740.37	876.54	991.42	1312.68
81	493.58	597.83	699.95	785.05	1048.86	599.96	736.12	870.15	985.04	1302.04	642.51	789.31	931.85	1055.25	1395.65
82	529.75	642.51	753.14	844.62	1129.71	636.13	780.80	923.34	1044.61	1382.88	678.68	833.99	985.04	1114.82	1476.49
83	570.17	689.31	808.45	906.32	1212.68	676.55	827.60	978.66	1106.31	1465.86	719.10	880.79	1040.35	1176.51	1559.47
84	610.60	740.37	868.03	972.27	1299.91	716.97	878.66	1038.23	1172.26	1553.08	759.52	931.85	1099.92	1242.47	1646.69
85	657.40	797.82	933.98	1046.74	1399.90	763.78	936.11	1104.18	1246.72	1653.08	806.33	989.29	1165.88	1316.93	1746.69
86	710.59	859.52	1006.31	1129.71	1510.53	816.96	997.80	1176.51	1329.70	1763.71	859.52	1050.99	1238.21	1399.90	1857.32
87	765.90	927.60	1087.16	1216.94	1629.67	872.28	1065.88	1257.36	1416.92	1882.85	914.83	1119.07	1319.06	1487.13	1976.46
88	825.47	999.93	1170.13	1312.68	1755.20	931.85	1138.22	1340.33	1512.66	2008.37	974.40	1191.41	1402.03	1582.87	2101.98
89	887.17	1076.52	1259.49	1412.67	1889.23	993.55	1214.81	1429.69	1612.65	2142.41	1036.10	1268.00	1491.39	1682.86	2236.02
90	955.25	1155.24	1353.10	1516.92	2029.65	1061.63	1293.53	1523.30	1716.90	2282.82	1104.18	1346.72	1585.00	1787.11	2376.43
91	1023.33	1238.21	1450.96	1625.42	2176.45	1129.71	1376.50	1621.16	1825.41	2429.62	1172.26	1429.69	1682.86	1895.61	2523.23
92	1093.54	1325.44	1550.96	1738.18	2325.37	1199.92	1463.73	1721.16	1938.16	2578.55	1242.47	1516.92	1782.86	2008.37	2672.16
93	1168.00	1414.80	1657.33	1857.32	2484.93	1274.38	1553.08	1827.53	2057.30	2738.11	1316.93	1606.27	1889.23	2127.51	2831.72
94	1248.85	1512.66	1770.09	1984.97	2655.14	1355.23	1650.95	1940.29	2184.96	2908.31	1397.78	1704.14	2001.99	2255.16	3001.92
95	1336.08	1619.04	1895.61	2125.39	2842.36	1442.45	1757.33	2065.81	2325.37	3095.53	1485.00	1810.51	2127.51	2395.58	3189.14

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

Appendix B1

Union Security Insurance Company

6034-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	26.01	29.30	31.99	37.58	54.31	92.07	105.31	122.96	136.41	274.15	293.06	369.20	402.77	452.88	667.65
30	28.93	30.82	33.95	39.69	67.20	96.41	110.09	124.57	138.36	283.91	297.25	373.35	408.54	458.62	667.65
31	30.55	31.59	35.15	40.99	68.17	103.15	116.92	131.05	145.58	299.14	298.87	374.31	409.50	460.21	667.65
32	32.11	32.88	36.95	42.62	72.37	103.51	116.92	137.60	152.41	303.92	299.84	375.92	411.11	461.17	667.65
33	33.02	34.38	39.22	45.17	74.31	108.20	124.14	143.78	159.34	314.38	300.49	376.88	412.07	462.77	667.65
34	34.51	36.72	41.71	48.15	77.85	108.58	130.64	148.95	165.90	327.35	301.46	377.43	413.06	463.73	667.65
35	35.98	38.40	44.93	52.10	81.15	112.37	135.81	148.95	172.57	328.20	303.08	377.43	413.06	463.79	667.65
36	37.44	41.61	47.40	55.50	84.45	119.60	139.03	149.45	176.80	340.05	303.48	377.43	413.06	463.79	667.65
37	38.87	44.08	50.40	59.74	95.05	123.06	146.26	158.99	180.34	349.67	303.48	377.43	413.06	463.79	667.65
38	41.16	45.59	54.21	63.25	95.05	123.06	149.83	162.26	184.03	361.23	303.48	377.43	413.06	463.79	667.65
39	42.58	47.97	56.53	67.33	95.55	126.34	152.97	165.14	193.99	377.68	303.48	377.43	413.06	463.79	667.65
40	46.45	50.30	58.28	67.08	96.99	131.32	158.12	166.33	195.11	386.40	318.28	375.22	412.76	463.53	708.12
41	49.45	53.25	62.21	70.26	101.79	135.72	162.73	171.83	201.38	403.18	322.81	379.73	420.05	471.68	708.12
42	49.45	55.69	65.83	74.06	114.10	137.91	166.83	177.33	213.87	421.11	327.38	383.32	427.42	479.26	708.12
43	52.35	58.48	66.51	76.24	115.54	142.30	171.32	188.79	219.71	439.47	331.99	387.88	434.84	486.59	708.12
44	55.91	59.12	70.30	80.79	117.83	151.11	180.04	198.79	230.48	461.18	333.83	389.78	442.18	494.95	708.12
45	59.49	60.25	72.33	79.72	126.47	162.58	181.68	207.66	236.53	484.33	340.78	387.73	441.89	494.80	758.70
46	60.26	60.89	76.90	82.05	127.80	163.32	192.25	219.56	242.80	516.47	345.49	392.30	449.38	498.12	758.70
47	64.12	64.34	77.69	83.00	129.90	169.67	196.49	226.20	255.59	539.55	350.25	396.53	458.57	498.12	758.70
48	67.38	66.58	81.38	87.82	142.71	174.14	200.70	238.21	268.43	570.13	353.16	396.53	459.10	498.12	758.70
49	70.44	69.65	85.68	90.57	151.85	184.64	210.86	244.41	274.83	586.73	353.16	396.53	459.10	498.12	758.70
50	73.28	69.23	84.96	93.50	152.61	185.46	208.99	256.57	300.92	596.59	353.37	395.20	464.89	499.62	839.63
51	77.05	75.24	89.66	99.93	169.75	197.65	215.62	269.91	304.13	621.04	359.05	409.26	462.49	511.09	890.21
52	76.32	80.11	94.57	104.58	186.97	205.00	233.15	278.53	319.61	657.80	362.32	406.11	460.27	516.11	930.67
53	83.98	84.46	102.74	115.84	216.16	223.52	246.02	297.73	333.59	683.92	365.52	409.98	471.35	520.80	950.90
54	88.95	93.82	109.67	121.32	235.79	230.12	259.11	304.99	354.06	720.22	368.48	428.67	481.89	525.18	991.37
55	91.81	97.69	118.28	128.34	260.23	243.82	277.00	324.67	362.33	744.81	371.25	431.72	486.22	529.30	1041.95
56	100.65	105.83	126.73	141.31	283.64	251.32	285.13	333.25	382.44	775.84	381.30	436.00	491.55	535.62	1088.98
57	105.81	109.06	134.25	143.89	300.43	255.33	289.11	338.19	375.14	791.39	384.50	422.62	484.81	530.24	1092.81
58	107.90	120.26	146.30	156.90	307.97	255.85	298.24	351.51	389.34	806.94	374.94	434.45	490.87	535.90	1107.13
59	111.86	124.73	153.41	164.48	330.37	267.94	303.27	350.07	386.69	803.79	378.10	434.38	491.67	537.55	1104.39
60	114.38	133.22	161.47	177.03	344.71	268.17	312.64	355.61	399.67	820.92	381.91	439.96	492.39	539.02	1118.15
61	123.65	143.21	173.40	188.45	369.37	271.80	326.23	368.88	408.69	846.87	388.34	453.98	510.30	554.47	1124.16
62	130.05	151.77	181.12	198.06	405.11	274.13	345.10	384.24	415.73	848.53	388.77	473.27	525.40	555.39	1123.55
63	147.77	165.11	196.39	212.91	426.04	292.52	351.45	392.37	429.93	844.03	405.38	489.56	549.74	570.68	1137.74
64	155.48	173.49	202.94	229.51	480.15	296.90	359.44	417.76	442.79	857.56	407.00	503.56	558.81	583.78	1151.32
65	167.04	184.47	217.24	245.56	507.18	309.98	372.07	429.24	459.96	864.15	412.13	520.25	574.23	598.22	1159.12
66	185.80	209.67	241.17	277.53	537.71	340.07	425.19	473.69	511.18	957.61	448.99	561.50	624.90	662.69	1253.40
67	212.94	239.72	273.68	304.34	585.62	386.38	480.00	537.13	567.39	1068.52	491.27	614.07	686.43	722.88	1364.73
68	237.90	268.63	304.09	342.41	631.82	429.77	539.20	595.45	649.85	1182.24	531.42	652.57	733.36	796.61	1474.92
69	265.51	297.54	342.16	376.64	649.55	475.36	594.54	670.20	724.01	1287.32	583.25	691.25	792.83	864.39	1558.61
70	284.94	324.05	371.82	415.33	674.91	508.62	650.07	708.67	804.29	1388.78	604.85	723.66	828.37	925.40	1607.47
71	307.00	348.47	388.19	450.98	688.27	526.42	661.53	755.87	867.09	1390.86	615.52	750.87	871.54	980.17	1587.97
72	333.49	375.74	417.99	487.30	712.42	533.69	670.01	772.15	870.56	1377.79	616.22	753.23	885.70	999.26	1559.88
73	359.74	402.51	446.59	529.73	734.33	539.09	671.52	773.62	878.64	1359.45	618.78	752.62	882.14	1001.16	1531.04
74	400.15	442.31	482.88	589.75	763.78	545.37	679.71	780.94	887.43	1343.55	618.67	755.12	880.98	1003.60	1501.98
75	412.01	486.94	532.57	646.18	803.21	554.29	682.75	797.35	898.13	1328.16	621.45	755.85	892.20	1004.84	1490.00
76	428.42	515.19	601.96	672.46	925.07	564.00	696.87	810.75	916.50	1331.36	625.23	764.65	900.23	1016.82	1492.48
77	453.82	550.16	638.90	720.02	980.89	588.19	726.45	846.79	963.41	1364.81	647.73	793.55	932.99	1057.22	1512.85
78	485.49	588.84	687.38	771.50	1045.49	617.68	764.04	896.48	1016.65	1408.72	676.23	829.18	978.19	1110.38	1531.78
79	512.59	621.46	725.79	816.52	1098.65	644.14	791.69	932.19	1059.20	1425.26	699.03	857.34	1011.57	1149.93	1539.17
80	529.75	642.51	753.14	844.62	1127.58	657.40	806.33	953.13	1080.78	1427.56	706.33	868.03	1027.59	1165.88	1540.32
81	574.43	695.70	816.96	919.09	1225.45	702.08	859.52	1016.95	1155.24	1525.43	751.01	921.21	1091.41	1240.34	1638.18
82	619.11	751.01	880.79	989.29	1321.19	746.76	914.83	1080.78	1225.45	1621.16	795.69	976.53	1155.24	1310.55	1733.92
83	663.78	804.20	944.62	1061.63	1416.92	791.43	968.02	1144.60	1297.78	1716.90	840.37	1029.72	1219.06	1382.88	1829.66
84	712.72	863.77	1014.82	1140.35	1521.17	840.37	1027.59	1214.81	1376.50	1821.15	889.30	1089.29	1289.27	1461.60	1933.91
85	765.90	929.72	1091.41	1225.45	1636.06	893.56	1093.54	1291.40	1461.60	1936.04	942.49	1155.24	1365.86	1546.70	2048.79
86	827.60	1004.19	1176.51	1321.19	1765.84	955.25	1168.00	1376.50	1557.34	2065.81	1004.19	1229.70	1450.96	1642.44	2178.57
87	893.56	1080.78	1270.13	1427.56	1904.12	1021.21	1244.59	1470.11	1663.71	2204.10	1070.14	1306.29	1544.57	1748.82	2316.86
88	961.64	1165.88	1367.99	1538.19	2053.05	1089.29	1329.70	1567.98	1774.35	2353.03	1138.22	1391.39	1642.44	1859.45	2465.79
89	1033.97	1255.23	1472.24	1655.20	2208.36	1161.62	1419.05	1672.23	1891.36	2508.34	1210.55	1480.75	1746.69	1976.46	2621.10
90	1112.69	1348.84	1582.87	1778.60	2372.18	1240.34	1512.66	1782.86	2014.75	2672.16	1289.27	1574.36	1857.32	2099.86	2784.91
91	1191.41	1444.58	1695.63	1904.12	2542.38	1319.06	1608.40	1895.61	2140.28	2842.36	1367.99	1670.10	1970.08	2225.38	2955.12
92	1274.38	1546.70	1814.77	2036.03	2718.96	1402.03	1710.52	2014.75	2272.18	3018.94	1450.96	1772.22	2089.22	2357.28	3131.70
93	1361.61	1650.95	1936.04	2176.45	2906.18	1489.26	1814.77	2136.02	2412.60	3206.16	1538.19	1876.47	2210.49	2497.70	3318.92
94	1455.22	1765.84	2070.07	2325.37	3104.04	1582.87	1929.65	2270.06	2561.53	3404.02	1631.80	1991.35	2344.52	2646.63	3516.78
95	1557.34	1887.10	2214.74	2489.19	3321.05	1684.99	2050.92	2414.73	2725.34	3621.03	1733.92	2112.62	2489.19	2810.44	3733.78

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

Appendix B1

Union Security Insurance Company

6034-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	26.01	26.04	30.39	32.89	49.05	88.06	94.42	112.11	122.42	247.27	273.52	330.34	366.15	407.59	596.84
30	28.93	27.40	32.25	34.73	60.70	92.22	98.70	113.57	124.17	256.08	277.44	334.05	371.40	412.76	596.84
31	30.55	28.08	33.39	35.87	61.57	98.66	104.82	119.48	130.65	269.81	278.94	334.91	372.27	414.19	596.84
32	32.11	29.23	35.10	37.29	65.36	99.01	104.82	125.46	136.78	274.12	279.85	336.35	373.73	415.06	596.84
33	33.02	30.56	37.26	39.52	67.12	103.49	111.30	131.10	143.00	283.56	280.45	337.21	374.61	416.49	596.84
34	34.51	32.64	39.62	42.13	70.31	103.86	117.12	135.81	148.88	295.26	281.36	337.70	375.51	417.36	596.84
35	35.98	34.14	42.68	45.59	73.29	107.48	121.76	135.81	154.87	296.03	282.87	337.70	375.51	417.41	596.84
36	37.44	36.99	45.03	48.56	76.28	114.40	124.65	136.26	158.67	306.71	283.25	337.70	375.51	417.41	596.84
37	38.87	39.18	47.88	52.28	85.85	117.71	131.13	144.96	161.85	315.39	283.25	337.70	375.51	417.41	596.84
38	41.16	40.52	51.50	55.34	85.85	117.71	134.33	147.94	165.15	325.81	283.25	337.70	375.51	417.41	596.84
39	42.58	42.64	53.70	58.91	86.31	120.85	137.15	150.57	174.09	340.65	283.25	337.70	375.51	417.41	596.84
40	40.65	45.00	52.99	59.03	88.17	120.81	142.82	152.47	171.32	350.62	279.70	337.70	368.85	419.80	637.31
41	43.27	47.64	56.56	61.83	92.54	124.86	146.98	157.51	176.82	365.85	283.68	341.76	375.37	427.18	637.31
42	43.27	49.83	59.84	65.18	103.73	126.87	150.68	162.56	187.79	382.12	287.70	344.98	381.95	434.05	637.31
43	45.80	52.32	60.47	67.09	105.03	130.92	154.74	173.06	192.92	398.78	291.75	349.10	388.58	440.68	637.31
44	48.92	52.90	63.91	71.09	107.12	139.02	162.62	182.23	202.37	418.48	293.36	350.81	395.14	448.25	637.31
45	52.49	54.23	63.29	73.59	112.02	144.51	159.65	186.36	214.53	425.88	301.83	350.81	397.70	450.62	677.77
46	53.17	54.80	67.29	75.74	113.19	145.17	168.94	197.04	220.22	454.13	306.01	354.94	404.45	453.64	677.77
47	56.57	57.91	67.98	76.61	115.05	150.82	172.67	203.00	231.81	474.43	310.22	358.76	412.72	453.64	677.77
48	59.45	59.92	71.21	81.07	126.40	154.79	176.37	213.78	243.46	501.32	312.80	358.76	413.19	453.64	677.77
49	62.15	62.69	74.97	83.60	134.49	164.12	185.30	219.34	249.26	515.91	312.80	358.76	413.19	453.64	677.77
50	65.57	62.93	78.43	81.04	136.96	166.91	191.57	232.70	258.79	523.16	317.12	353.16	415.08	444.11	748.58
51	69.34	65.84	83.02	90.26	149.54	172.94	198.60	245.92	274.31	557.11	324.02	360.15	414.64	456.89	789.05
52	72.50	70.49	84.79	95.08	165.72	186.36	209.83	243.71	290.01	584.71	336.44	366.30	414.24	463.75	819.39
53	76.35	77.96	89.48	102.60	197.36	204.36	222.59	256.86	298.47	620.09	332.29	379.04	418.97	462.93	859.86
54	77.35	83.77	99.39	108.21	211.23	199.02	230.32	275.66	313.43	638.17	320.42	383.55	430.78	469.16	890.21
55	80.33	87.59	107.84	118.21	234.71	218.16	247.53	295.16	327.82	672.15	324.84	380.50	436.90	475.01	930.67
56	89.03	95.59	109.61	124.49	257.38	232.47	250.91	293.71	337.45	704.50	336.44	386.77	430.95	477.54	978.07
57	94.47	99.14	120.48	130.81	269.88	231.57	261.31	300.00	342.99	714.81	341.78	383.00	433.78	469.29	977.78
58	93.52	104.01	129.29	140.56	274.29	222.48	261.61	309.54	353.00	710.11	334.77	384.08	436.33	477.65	980.08
59	101.37	111.94	136.74	148.67	292.07	235.13	277.57	310.63	352.86	712.80	346.05	386.77	440.22	482.70	984.53
60	104.29	117.36	144.99	158.06	307.45	237.23	273.56	317.68	357.85	733.75	345.53	383.55	438.28	482.01	988.51
61	110.28	127.29	153.77	169.60	331.97	242.67	283.68	327.89	368.71	755.88	342.65	404.75	453.02	495.06	1001.80
62	120.05	135.96	161.71	176.05	366.06	250.90	303.13	344.03	369.06	762.35	356.37	425.41	469.83	494.20	1008.31
63	127.15	148.93	173.47	190.67	382.95	256.52	319.91	349.72	388.59	752.29	348.94	438.03	486.49	512.26	1015.84
64	138.58	157.42	180.74	207.20	430.13	262.97	320.92	367.63	399.69	765.47	363.40	454.19	498.28	524.12	1030.46
65	150.00	171.74	192.41	223.53	454.05	276.47	342.81	381.54	414.72	773.47	366.34	472.52	511.91	537.59	1034.29
66	168.60	190.31	216.11	245.63	481.60	310.68	386.53	425.52	454.38	854.82	403.17	504.88	558.89	584.96	1118.06
67	191.65	216.42	244.70	272.30	521.57	343.45	431.56	483.00	505.63	958.37	440.77	548.44	611.14	644.39	1212.45
68	216.27	238.41	271.74	303.64	564.60	389.90	480.79	532.55	577.19	1054.58	476.45	579.04	650.42	709.03	1316.89
69	233.22	267.45	303.06	338.01	578.77	418.14	531.49	593.36	646.29	1149.20	510.34	619.90	702.34	772.96	1387.96
70	253.67	288.04	333.36	367.78	601.21	452.58	577.84	629.93	709.43	1236.89	538.62	641.82	740.96	818.93	1424.68
71	276.64	310.45	348.76	401.22	613.38	473.37	590.36	675.03	769.39	1232.47	549.86	665.17	778.73	868.61	1407.18
72	300.14	332.62	373.83	435.20	635.49	476.92	592.55	688.88	779.72	1224.70	547.75	666.17	791.08	893.27	1386.56
73	320.85	360.46	397.92	472.21	653.09	479.58	600.08	689.61	780.62	1208.40	548.46	668.61	784.13	889.14	1357.79
74	358.20	392.18	432.64	523.21	678.91	487.28	600.91	697.04	787.39	1192.63	553.89	671.22	787.39	887.43	1333.87
75	370.52	437.38	472.80	578.01	717.94	495.01	613.57	708.43	800.32	1185.74	553.06	672.86	791.42	895.17	1327.39
76	382.33	458.25	534.17	599.25	824.76	501.63	617.31	718.56	816.17	1185.74	557.27	677.88	797.19	902.94	1327.31
77	405.65	489.31	567.91	638.90	872.19	524.81	647.16	750.45	854.40	1212.56	576.61	704.81	826.51	938.06	1342.93
78	432.62	523.95	610.47	684.97	930.95	550.38	679.41	795.53	901.28	1254.99	601.62	735.45	867.63	983.00	1361.30
79	455.89	551.15	646.41	723.52	975.31	571.56	700.69	830.12	938.99	1263.82	619.59	759.81	898.17	1016.11	1364.58
80	470.18	570.17	668.04	748.88	999.93	582.94	714.84	844.62	957.38	1265.87	625.49	770.16	910.58	1031.84	1363.74
81	510.60	619.11	725.48	814.84	1087.16	623.36	763.78	902.07	1023.33	1353.10	665.91	819.09	968.02	1097.80	1450.96
82	548.90	665.91	778.67	874.41	1170.13	661.66	810.58	955.25	1082.90	1436.07	704.21	865.90	1021.21	1157.37	1533.94
83	589.32	714.84	838.24	940.36	1255.23	702.08	859.52	1014.82	1148.86	1521.17	744.63	914.83	1080.78	1223.32	1619.04
84	634.00	765.90	897.81	1006.31	1346.72	746.76	910.58	1074.39	1214.81	1612.65	789.31	965.89	1140.35	1289.27	1710.52
85	680.80	825.47	968.02	1085.03	1450.96	793.56	970.15	1144.60	1293.53	1716.90	836.11	1025.46	1210.55	1367.99	1814.77
86	736.12	889.30	1042.48	1170.13	1563.72	848.88	1033.97	1219.06	1378.63	1829.66	891.43	1089.29	1285.02	1453.09	1927.53
87	793.56	959.51	1125.45	1261.62	1687.12	906.32	1104.18	1302.04	1470.11	1953.06	948.87	1159.49	1367.99	1544.57	2050.92
88	855.26	1033.97	1212.68	1359.48	1819.02	968.02	1178.64	1389.27	1567.98	2084.96	1010.57	1233.96	1455.22	1642.44	2182.83
89	921.21	1114.82	1306.29	1465.86	1957.31	1033.97	1259.49	1482.88	1674.35	2223.25	1076.52	1314.80	1548.83	1748.82	2321.12
90	987.17	1197.79	1402.03	1574.36	2104.11	1099.92	1342.46	1578.61	1782.86	2370.05	1142.47	1397.78	1644.57	1857.32	2467.91
91	1059.50	1282.89	1502.02	1687.12	2253.04	1172.26	1427.56	1678.61	1895.61	2518.98	1214.81	1482.88	1744.56	1970.08	2616.84
92	1131.84	1370.12	1606.27	1802.00	2410.47	1244.59	1514.79	1782.86	2010.50	2676.41	1287.15	1570.10	1848.81	2084.96	2774.28
93	1210.55	1465.86	1716.90	1925.40	2574.29	1323.31	1610.53	1893.49	2133.90	2840.23	1365.86	1665.84	1959.44	2208.36	2938.10
94	1293.53	1565.85	1833.92	2057.30	2753.00	1406.29	1710.52	2010.50	2265.80	3018.94	1448.84	1765.84	2076.45	2340.26	3116.81
95	1382.88	1674.35	1961.57	2201.98	2944.48	1495.64	1819.02	2138.15	2410.47	3210.42	1538.19	1874.34	2204.10	2484.93	3308.28

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

Appendix B1

Union Security Insurance Company

6034-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	22.29	22.79	27.19	31.32	45.55	76.06	83.52	101.26	115.42	225.77	244.22	291.47	329.54	371.36	546.26
30	24.79	23.97	28.85	33.08	56.36	79.64	87.31	102.58	117.07	233.81	247.71	294.75	334.26	376.07	546.26
31	26.18	24.57	29.88	34.16	57.18	85.21	92.73	107.92	123.18	246.35	249.06	295.51	335.05	377.38	546.26
32	27.52	25.58	31.41	35.52	60.70	85.51	92.73	113.32	128.97	250.29	249.86	296.78	336.36	378.16	546.26
33	28.30	26.74	33.34	37.64	62.32	89.38	98.45	118.41	134.83	258.90	250.40	297.54	337.15	379.47	546.26
34	29.58	28.56	35.45	40.13	65.29	89.69	103.61	122.67	140.37	269.58	251.21	297.97	337.96	380.26	546.26
35	30.84	29.87	38.19	43.42	68.06	92.83	107.71	122.67	146.02	270.28	252.56	297.97	337.96	380.31	546.26
36	32.09	32.36	40.29	46.25	70.83	98.80	110.27	123.07	149.60	280.04	252.90	297.97	337.96	380.31	546.26
37	33.32	34.28	42.84	49.79	79.72	101.65	116.00	130.93	152.60	287.96	252.90	297.97	337.96	380.31	546.26
38	35.28	35.46	46.08	52.71	79.72	101.65	118.83	133.63	155.72	297.48	252.90	297.97	337.96	380.31	546.26
39	36.50	37.31	48.05	56.11	80.14	104.37	121.32	136.00	164.14	311.03	252.90	297.97	337.96	380.31	546.26
40	37.74	39.71	47.69	53.66	79.35	110.31	122.42	133.99	157.04	314.84	260.41	300.18	333.72	376.07	576.61
41	40.18	42.04	50.90	56.21	83.28	114.00	125.98	138.42	162.08	328.51	264.12	303.79	339.62	382.68	576.61
42	40.18	43.97	53.86	59.25	93.36	115.84	129.16	142.85	172.14	343.13	267.86	306.65	345.57	388.83	576.61
43	42.53	46.17	54.42	60.99	94.53	119.53	132.63	152.08	176.84	358.09	271.63	310.31	351.58	394.78	576.61
44	45.43	46.67	57.52	64.63	96.41	126.93	139.38	160.14	185.51	375.78	273.13	311.83	357.50	401.56	576.61
45	48.99	48.20	57.26	64.39	104.79	138.49	143.14	165.06	192.53	392.47	272.62	313.88	353.51	397.61	606.96
46	49.63	48.71	60.88	66.27	105.89	139.12	151.47	174.52	197.63	418.52	276.40	317.58	359.51	400.27	606.96
47	52.80	51.47	61.50	67.04	107.63	144.53	154.81	179.80	208.04	437.22	280.20	321.00	366.86	400.27	606.96
48	55.49	53.27	64.42	70.94	118.25	148.34	158.12	189.34	218.49	462.00	282.53	321.00	367.28	400.27	606.96
49	58.01	55.72	67.83	73.15	125.81	157.28	166.14	194.27	223.70	475.45	282.53	321.00	367.28	400.27	606.96
50	57.85	56.64	68.63	74.80	121.31	148.37	168.35	208.84	234.72	468.09	280.88	319.52	365.27	396.52	667.65
51	61.64	62.70	73.06	83.81	133.37	154.41	181.58	215.93	250.46	493.18	280.23	327.41	366.80	410.42	708.12
52	64.87	64.08	78.26	85.57	152.97	167.73	192.35	220.50	260.42	529.90	293.31	326.48	375.88	418.87	738.47
53	68.71	68.22	82.85	92.67	173.87	178.82	199.16	233.51	269.21	547.14	299.06	332.63	381.57	419.53	768.81
54	73.48	73.71	89.11	98.37	191.58	186.58	207.29	246.34	284.41	583.47	296.39	338.43	379.67	427.15	799.16
55	76.51	80.85	93.93	104.70	209.20	198.91	223.96	259.74	293.31	608.57	301.64	343.92	380.52	420.72	839.63
56	77.42	85.35	102.76	111.03	231.11	201.05	222.40	271.12	298.08	624.24	299.06	344.58	390.54	419.46	877.23
57	83.14	89.23	106.71	117.73	244.42	201.89	233.51	267.28	305.47	638.22	299.06	343.38	389.13	420.53	881.92
58	86.32	94.26	115.68	124.21	245.42	205.79	235.45	278.06	311.47	637.48	294.60	346.30	393.91	425.23	880.26
59	90.88	99.14	123.40	132.85	263.34	213.26	241.59	281.05	314.19	644.55	301.20	345.12	388.77	433.33	881.80
60	90.83	104.67	128.52	142.26	274.84	206.29	244.25	279.75	320.67	653.83	303.10	344.07	389.58	430.18	883.18
61	100.26	114.56	140.69	150.76	294.56	213.55	260.04	296.01	328.73	671.89	314.10	361.00	411.36	440.61	894.74
62	103.38	120.15	145.54	160.33	327.02	218.38	270.48	308.28	335.13	682.80	307.78	372.23	419.31	447.13	900.28
63	116.84	132.74	157.11	171.60	339.87	229.52	279.36	315.60	347.25	672.78	318.15	391.65	437.84	458.34	900.71
64	125.06	141.36	161.72	184.89	385.12	237.52	286.69	330.03	352.67	684.89	324.63	399.88	442.39	464.46	915.96
65	136.36	152.66	173.79	198.34	405.75	251.34	305.18	341.80	369.48	688.12	329.70	420.02	458.49	476.96	915.41
66	151.39	170.96	194.19	223.30	434.84	272.90	343.58	377.35	408.95	768.25	361.94	452.97	497.28	527.70	1000.37
67	170.35	196.44	218.94	246.68	466.67	304.81	387.52	428.87	455.45	853.72	390.26	492.19	540.29	578.30	1077.73
68	191.04	218.26	242.63	274.57	506.35	345.59	431.36	473.84	520.69	943.57	421.47	523.89	584.95	633.95	1176.42
69	211.69	237.37	270.47	302.60	520.48	374.13	472.93	529.33	580.85	1027.65	460.22	548.54	624.78	685.69	1245.75
70	225.87	258.58	298.10	332.90	539.15	400.86	519.16	563.62	639.31	1106.69	476.82	572.90	657.70	737.04	1279.52
71	242.90	278.77	312.37	360.79	549.19	416.24	527.55	602.27	692.05	1103.78	484.21	595.80	694.00	780.95	1260.60
72	270.13	298.74	332.62	389.23	568.60	423.93	534.46	609.40	696.45	1094.13	490.69	594.25	700.24	794.86	1239.90
73	288.44	321.41	357.84	423.78	584.34	427.07	535.78	619.60	700.11	1077.76	488.69	595.10	703.61	794.63	1208.71
74	319.47	353.85	387.98	471.80	608.68	435.65	541.80	622.81	706.72	1067.48	492.34	600.23	703.49	797.07	1191.35
75	329.02	390.72	423.89	515.76	643.67	438.69	547.40	631.36	711.39	1059.88	490.62	601.72	705.46	797.35	1184.70
76	341.65	409.44	479.94	534.17	735.60	447.40	551.46	642.63	726.69	1054.98	497.46	601.96	713.13	802.61	1180.17
77	362.55	436.07	509.59	567.91	779.02	466.49	575.54	674.39	760.59	1082.06	515.65	626.22	737.77	834.11	1197.67
78	386.95	466.26	545.58	610.47	828.59	490.30	604.46	709.01	802.74	1113.87	534.24	653.73	771.50	877.25	1208.37
79	405.99	492.18	573.83	644.14	867.96	508.05	625.61	734.86	834.66	1123.14	551.50	675.89	798.37	904.97	1212.96
80	416.99	506.35	593.58	665.91	891.43	516.99	634.00	751.01	851.01	1127.58	555.28	682.93	808.45	916.96	1212.68
81	453.16	548.90	644.64	723.35	968.02	553.15	676.55	802.07	908.45	1204.17	591.45	725.48	859.52	974.40	1289.27
82	489.33	593.58	693.57	778.67	1042.48	589.32	721.23	851.01	963.76	1278.64	627.62	770.16	908.45	1029.72	1363.74
83	525.50	636.13	744.63	836.11	1116.94	625.49	763.78	902.07	1021.21	1353.10	663.78	812.71	959.51	1087.16	1438.20
84	561.66	680.80	799.94	897.81	1199.92	661.66	808.45	957.38	1082.90	1436.07	699.95	857.39	1014.82	1148.86	1521.17
85	606.34	733.99	861.64	965.89	1291.40	706.33	861.64	1019.08	1150.98	1527.55	744.63	910.58	1076.52	1216.94	1612.65
86	655.27	791.43	929.72	1042.48	1393.52	755.27	919.09	1087.16	1227.57	1629.67	793.56	968.02	1144.60	1293.53	1714.78
87	706.33	855.26	1002.06	1125.45	1502.02	806.33	982.91	1159.49	1310.55	1738.18	844.62	1031.84	1216.94	1376.50	1823.28
88	759.52	923.34	1078.65	1212.68	1621.16	859.52	1050.99	1236.08	1397.78	1857.32	897.81	1099.92	1293.53	1463.73	1942.42
89	816.96	991.42	1163.75	1304.17	1742.43	916.96	1119.07	1321.19	1489.26	1978.59	955.25	1168.00	1378.63	1555.21	2063.69
90	878.66	1065.88	1248.85	1402.03	1874.34	978.66	1193.53	1406.29	1587.12	2110.49	1016.95	1242.47	1463.73	1653.08	2195.59
91	942.49	1142.47	1338.21	1502.02	2008.37	1042.48	1270.13	1495.64	1687.12	2244.53	1080.78	1319.06	1553.08	1753.07	2329.63
92	1006.31	1221.19	1429.69	1606.27	2146.66	1106.31	1348.84	1587.12	1791.37	2382.81	1144.60	1397.78	1644.57	1857.32	2467.91
93	1076.52	1304.17	1527.55	1714.78	2293.46	1176.51	1431.82	1684.99	1899.87	2529.61	1214.81	1480.75	1742.43	1965.82	2614.71
94	1150.98	1393.52	1633.93	1831.79	2450.89	1250.98	1521.17	1791.37	2016.88	2687.05	1289.27	1570.10	1848.81	2082.83	2772.15
95	1231.83	1491.39	1748.82	1961.57	2623.22	1331.82	1619.04	1906.25	2146.66	2859.38	1370.12	1667.97	1963.69	2212.61	2944.48

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

Appendix B1

Union Security Insurance Company

6034-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	20.44	22.79	25.59	28.19	42.05	72.05	83.52	94.03	104.93	209.64	224.68	272.04	302.08	344.19	505.80
30	22.73	23.97	27.16	29.77	52.03	75.45	87.31	95.26	106.43	217.11	227.89	275.10	306.40	348.55	505.80
31	24.00	24.57	28.12	30.75	52.78	80.72	92.73	100.21	111.98	228.75	229.13	275.81	307.12	349.76	505.80
32	25.23	25.58	29.56	31.97	56.03	81.01	92.73	105.23	117.24	232.41	229.88	276.99	308.33	350.49	505.80
33	25.94	26.74	31.38	33.87	57.53	84.68	98.45	109.95	122.57	240.41	230.37	277.70	309.05	351.71	505.80
34	27.12	28.56	33.36	36.12	60.27	84.97	103.61	113.91	127.61	250.33	231.12	278.11	309.80	352.44	505.80
35	28.27	29.87	35.94	39.07	62.82	87.94	107.71	113.91	132.75	250.98	232.36	278.11	309.80	352.48	505.80
36	29.41	32.36	37.92	41.62	65.38	93.60	110.27	114.28	136.00	260.04	232.67	278.11	309.80	352.48	505.80
37	30.54	34.28	40.32	44.81	73.58	96.30	116.00	121.58	138.72	267.39	232.67	278.11	309.80	352.48	505.80
38	32.34	35.46	43.37	47.44	73.58	96.30	118.83	124.08	141.56	276.23	232.67	278.11	309.80	352.48	505.80
39	33.46	37.31	45.22	50.50	73.98	98.87	121.32	126.28	149.22	288.81	232.67	278.11	309.80	352.48	505.80
40	34.84	37.06	45.04	50.98	76.41	99.80	117.32	124.75	147.53	300.53	241.12	272.04	316.16	349.83	536.15
41	37.09	39.24	48.07	53.39	80.20	103.15	120.73	128.87	152.26	313.58	244.55	275.31	321.74	355.98	536.15
42	37.09	41.03	50.87	56.29	89.90	104.81	123.77	133.00	161.71	327.53	248.02	277.90	327.38	361.71	536.15
43	39.26	43.09	51.40	57.94	91.03	108.15	127.11	141.59	166.12	341.81	251.51	281.22	333.07	367.23	536.15
44	41.93	43.56	54.33	61.40	92.84	114.85	133.58	149.09	174.26	358.70	252.90	282.59	338.69	373.54	536.15
45	45.49	45.19	54.25	61.32	93.95	126.45	132.13	154.41	181.53	359.07	262.89	286.18	335.84	371.10	556.38
46	46.08	45.67	57.68	63.12	94.93	127.03	139.82	163.26	186.34	382.90	266.52	289.56	341.53	373.59	556.38
47	49.03	48.26	58.27	63.85	96.49	131.96	142.90	168.20	196.15	400.01	270.19	292.67	348.52	373.59	556.38
48	51.52	49.94	61.03	67.56	106.01	135.44	145.96	177.13	206.01	422.68	272.44	292.67	348.92	373.59	556.38
49	53.86	52.24	64.26	69.67	112.80	143.61	153.36	181.74	210.91	434.99	272.44	292.67	348.92	373.59	556.38
50	54.00	53.49	65.36	68.57	117.39	142.18	156.74	196.90	216.67	449.74	253.70	294.30	340.37	372.73	627.19
51	53.93	56.43	69.74	77.37	125.29	142.06	164.56	203.93	232.57	465.78	253.96	302.85	342.88	387.19	647.42
52	57.24	60.88	71.74	79.23	140.23	149.09	180.69	208.89	242.66	484.22	267.43	310.56	345.20	381.47	687.89
53	61.08	64.97	76.23	86.05	164.47	159.66	187.45	216.00	251.65	510.66	265.83	309.42	351.64	383.36	718.23
54	65.75	67.01	85.68	91.81	181.75	167.93	190.02	234.61	261.19	547.00	272.36	308.34	365.07	392.14	748.58
55	68.86	74.11	90.45	97.94	193.89	179.66	206.28	242.03	270.31	563.15	270.70	314.65	366.43	393.58	768.81
56	77.42	78.52	92.48	104.30	215.36	194.77	210.99	242.88	281.21	588.57	284.11	316.45	356.88	393.65	806.65
57	75.58	82.62	103.27	107.92	224.05	184.07	216.83	256.37	284.04	595.67	277.70	316.97	363.61	390.06	814.82
58	79.13	87.76	105.47	117.68	230.98	189.10	214.52	251.83	290.71	597.14	274.51	321.11	357.55	396.10	816.74
59	83.89	92.75	113.39	120.20	244.19	196.85	226.17	256.39	285.19	591.47	281.97	321.32	360.18	389.45	813.31
60	84.10	98.33	118.63	129.61	256.20	195.97	229.59	260.78	292.78	610.24	278.85	321.51	362.53	388.72	818.36
61	90.23	105.02	127.60	138.19	275.86	198.99	236.40	268.69	302.07	629.90	279.83	333.65	374.91	401.00	825.91
62	100.04	113.83	135.84	147.76	302.61	204.44	256.49	285.94	309.67	629.77	291.58	350.96	394.05	414.19	828.26
63	106.53	123.03	144.02	158.89	315.94	211.51	261.33	290.01	322.45	623.85	292.49	360.73	398.92	417.90	832.99
64	114.92	131.72	152.20	172.13	355.11	216.31	265.30	309.14	329.15	633.09	300.41	375.20	414.45	430.37	839.63
65	126.13	143.12	161.37	185.75	376.77	230.39	284.28	317.95	343.09	640.11	302.23	391.38	422.88	440.58	850.02
66	141.07	158.06	178.53	207.35	402.11	256.10	317.82	349.25	378.65	708.74	329.87	419.94	457.67	486.79	923.87
67	159.71	179.79	202.84	227.45	430.07	283.34	356.69	395.56	416.86	782.11	362.71	454.69	500.43	532.86	995.73
68	176.62	201.47	226.45	251.96	470.50	319.01	399.91	440.29	480.32	876.96	393.99	482.53	541.29	583.90	1088.63
69	193.75	220.65	250.92	280.07	483.00	347.72	436.90	486.64	531.76	950.30	419.21	508.40	577.39	631.67	1149.05
70	208.49	238.95	275.66	307.54	496.49	370.69	478.53	522.18	589.82	1019.89	441.50	529.82	607.75	679.72	1172.00
71	226.04	259.76	288.11	332.79	509.96	387.68	489.87	557.81	635.06	1024.58	451.38	554.99	641.55	717.20	1162.88
72	250.12	277.18	309.08	358.58	525.12	393.65	491.85	567.76	639.68	1008.58	452.65	552.62	647.25	734.30	1137.69
73	265.76	297.38	332.08	390.48	540.59	395.56	492.92	574.09	644.10	996.11	450.02	549.59	651.10	731.62	1120.08
74	296.89	327.31	357.28	435.51	564.79	400.15	502.40	574.41	651.86	986.50	453.47	551.82	645.40	732.53	1103.64
75	305.31	361.56	391.28	477.23	594.16	406.09	502.28	583.93	658.04	977.07	454.94	554.29	652.11	738.07	1091.78
76	314.54	379.61	441.98	493.50	682.65	412.15	510.31	593.83	669.75	974.75	456.69	555.86	656.19	742.96	1093.08
77	334.66	403.11	469.03	524.81	719.49	428.47	529.49	621.15	699.74	995.06	472.46	578.05	679.46	768.20	1104.49
78	355.71	430.21	502.31	564.80	765.23	451.84	556.10	653.73	740.25	1028.19	490.93	603.26	711.41	807.55	1113.11
79	374.24	453.62	530.73	594.24	799.43	469.50	577.84	678.16	768.89	1035.50	506.11	623.73	734.86	832.39	1114.18
80	385.08	465.93	548.90	612.72	821.22	476.56	582.94	693.57	782.92	1036.10	512.73	629.74	746.76	842.50	1116.94
81	419.12	508.48	595.70	668.04	891.43	510.60	625.49	740.37	838.24	1106.31	546.77	672.29	793.56	897.81	1187.15
82	451.03	546.77	640.38	716.97	959.51	542.52	663.78	785.05	887.17	1174.39	578.68	710.59	838.24	946.74	1255.23
83	485.07	585.07	687.19	770.16	1031.84	576.56	702.08	831.86	940.36	1246.72	612.72	748.88	885.05	999.93	1327.57
84	519.11	629.74	738.25	825.47	1104.18	610.60	746.76	882.92	995.68	1319.06	646.76	793.56	936.11	1055.25	1399.90
85	559.54	678.68	793.56	889.30	1189.28	651.02	795.69	938.23	1059.50	1404.16	687.19	842.50	991.42	1119.07	1485.00
86	604.21	729.74	855.26	959.51	1285.02	695.70	846.75	999.93	1129.71	1499.90	731.86	893.56	1053.12	1189.28	1580.74
87	651.02	789.31	923.34	1033.97	1385.01	742.50	906.32	1068.01	1204.17	1599.89	778.67	953.13	1121.20	1263.74	1680.74
88	702.08	851.01	995.68	1114.82	1491.39	793.56	968.02	1140.35	1285.02	1706.27	829.73	1014.82	1193.53	1344.59	1787.11
89	753.14	914.83	1070.14	1199.92	1606.27	844.62	1031.84	1214.81	1370.12	1821.15	880.79	1078.65	1268.00	1429.69	1902.00
90	812.71	982.91	1150.98	1289.27	1725.41	904.19	1099.92	1295.66	1459.47	1940.29	940.36	1146.73	1348.84	1519.04	2021.14
91	870.15	1053.12	1233.96	1380.76	1850.94	961.64	1170.13	1378.63	1550.96	2065.81	997.80	1216.94	1431.82	1610.53	2146.66
92	929.72	1127.58	1319.06	1476.49	1976.46	1021.21	1244.59	1463.73	1646.69	2191.34	1057.37	1291.40	1516.92	1706.27	2272.18
93	993.55	1202.04	1408.41	1578.61	2112.62	1085.03	1319.06	1553.08	1748.82	2327.50	1121.20	1365.86	1606.27	1808.39	2408.34
94	1061.63	1285.02	1504.15	1687.12	2257.29	1153.11	1402.03	1648.82	1857.32	2472.17	1189.28	1448.84	1702.01	1916.89	2553.02
95	1136.09	1376.50	1610.53	1806.26	2416.85	1227.57	1493.51	1755.20	1976.46	2631.73	1263.74	1540.32	1808.39	2036.03	2712.58

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

Appendix B2

Union Security Insurance Company

6034-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	124.09	138.00	159.12	178.38	354.78	230.54	280.88	307.84	352.70	513.28
30	129.94	144.25	161.20	180.93	367.42	233.84	284.04	312.25	357.17	513.28
31	139.02	153.20	169.59	190.37	371.07	235.11	284.77	312.99	358.41	513.28
32	139.51	153.20	178.07	199.31	366.23	235.87	285.99	314.22	359.16	513.28
33	140.52	162.66	186.07	208.37	358.35	236.38	286.72	314.95	360.41	513.28
34	141.01	171.18	189.01	216.94	354.00	237.15	287.15	315.71	361.15	513.28
35	137.35	173.07	189.01	225.67	346.05	238.42	287.15	315.71	361.20	513.28
36	138.07	168.73	181.73	223.27	341.47	238.74	287.15	315.71	361.20	513.28
37	134.58	169.43	178.46	219.31	335.17	238.74	287.15	315.71	361.20	513.28
38	134.58	166.02	175.39	215.80	331.19	238.74	287.15	315.71	361.20	513.28
39	131.27	162.45	172.12	212.32	325.07	238.74	287.15	315.71	361.20	513.28
40	131.63	171.27	180.39	216.80	344.32	239.00	287.80	316.07	356.04	543.13
41	129.29	168.80	179.40	215.89	344.91	242.40	291.25	321.65	362.30	543.13
42	130.80	165.97	178.45	214.92	346.34	245.84	294.00	327.29	368.13	543.13
43	128.54	163.70	177.75	213.62	347.93	249.30	297.51	332.98	373.75	543.13
44	130.24	165.43	180.92	216.98	357.76	250.67	298.96	338.59	380.17	543.13
45	139.87	166.27	191.02	232.03	365.83	264.25	299.57	333.72	380.55	572.97
46	139.90	164.28	190.27	231.14	388.77	267.91	303.10	339.37	383.11	572.97
47	139.14	162.17	190.10	230.51	406.15	271.59	306.36	346.32	383.11	572.97
48	136.91	160.13	189.41	229.90	429.17	273.85	306.36	346.71	383.11	572.97
49	141.21	158.34	188.83	229.10	441.66	273.85	306.36	346.71	383.11	572.97
50	151.32	174.05	210.34	251.49	454.88	267.29	302.62	352.65	379.00	644.59
51	153.29	182.78	219.65	261.03	474.19	268.67	309.07	352.85	392.92	674.43
52	162.86	188.41	228.95	274.73	501.30	279.94	314.78	357.55	392.77	704.27
53	173.42	197.37	234.25	279.16	527.26	279.37	319.48	361.96	396.89	734.12
54	182.61	206.50	243.06	291.98	548.64	283.57	323.91	366.17	404.88	763.96
55	189.28	215.36	252.30	300.13	573.41	282.92	328.11	370.02	404.37	793.80
56	192.76	219.72	263.16	310.37	599.80	286.72	327.77	369.47	407.39	838.82
57	199.69	232.25	274.15	319.30	602.48	289.87	327.27	372.60	406.33	837.06
58	205.42	242.43	284.02	328.32	609.40	288.37	330.62	375.43	408.97	835.25
59	212.83	253.54	288.36	336.68	612.93	294.92	333.52	374.42	409.16	843.53
60	217.73	260.25	300.94	350.25	625.79	293.28	332.79	376.70	427.99	846.15
61	223.16	271.39	313.97	365.64	660.70	304.11	354.15	400.17	444.52	879.25
62	227.78	289.89	327.98	373.95	687.55	315.22	379.79	423.56	455.51	903.54
63	238.25	301.66	339.14	391.35	694.40	330.57	404.30	449.94	476.51	937.35
64	247.46	312.63	360.73	405.08	728.19	346.22	430.44	476.23	494.43	975.76
65	271.16	332.63	377.29	423.58	751.73	361.26	460.22	504.25	520.57	1014.05
66	308.91	384.56	423.54	472.55	859.97	407.05	510.93	558.99	590.60	1123.25
67	356.14	447.20	500.26	527.91	988.68	456.41	569.89	633.42	670.58	1256.64
68	414.99	516.96	569.03	622.15	1125.69	510.18	627.00	701.83	759.75	1407.17
69	465.76	582.92	656.45	713.11	1270.25	568.90	682.42	777.43	851.04	1537.33
70	518.79	664.10	720.50	814.41	1412.58	618.21	738.71	844.86	943.79	1632.48
71	557.92	698.49	796.04	911.03	1458.14	647.83	787.06	919.40	1031.12	1666.04
72	580.63	727.93	839.04	953.89	1499.04	673.27	819.90	963.46	1094.26	1700.57
73	608.89	761.79	878.15	994.42	1534.39	697.58	850.61	997.48	1132.11	1725.63
74	641.48	795.80	919.75	1042.77	1573.70	729.15	884.60	1039.84	1174.58	1764.70
75	677.15	837.58	970.95	1099.67	1625.85	760.68	923.39	1088.48	1228.38	1823.20
76	717.25	884.90	1031.87	1167.86	1697.83	796.58	970.55	1143.86	1295.84	1901.68
77	760.59	938.76	1097.78	1244.83	1767.18	838.24	1024.26	1206.80	1369.06	1959.58
78	802.74	988.89	1163.25	1317.07	1827.05	875.97	1071.92	1269.01	1437.24	1983.04
79	832.39	1023.73	1208.90	1372.20	1845.00	901.02	1106.83	1310.96	1487.87	1991.74
80	848.88	1040.35	1233.96	1399.90	1850.94	914.83	1121.20	1329.70	1508.41	1995.61
81	906.32	1112.69	1316.93	1495.64	1976.46	972.27	1193.53	1412.67	1604.14	2121.13
82	963.76	1180.77	1399.90	1587.12	2097.73	1029.72	1261.62	1495.64	1695.63	2242.40
83	1023.33	1253.11	1482.88	1678.61	2223.25	1089.29	1333.95	1578.61	1787.11	2367.92
84	1085.03	1329.70	1572.23	1780.73	2357.28	1150.98	1410.54	1667.97	1889.23	2501.96
85	1157.37	1414.80	1672.23	1893.49	2508.34	1223.32	1495.64	1767.96	2001.99	2653.01
86	1233.96	1508.41	1782.86	2016.88	2674.28	1299.91	1589.25	1878.59	2125.39	2818.95
87	1319.06	1610.53	1902.00	2153.04	2855.12	1385.01	1691.37	1997.73	2261.55	2999.79
88	1408.41	1719.03	2029.65	2295.59	3044.47	1474.37	1799.88	2125.39	2404.09	3189.14
89	1504.15	1833.92	2165.81	2446.64	3246.58	1570.10	1914.76	2261.55	2555.14	3391.26
90	1604.14	1955.18	2306.22	2606.20	3461.46	1670.10	2036.03	2401.96	2714.71	3606.13
91	1706.27	2080.71	2453.02	2772.15	3680.60	1772.22	2161.55	2548.76	2880.65	3825.27
92	1812.64	2210.49	2606.20	2942.35	3908.24	1878.59	2291.33	2701.94	3050.85	4052.91
93	1925.40	2346.65	2765.77	3121.06	4148.65	1991.35	2427.49	2861.50	3229.56	4293.32
94	2046.67	2493.44	2938.10	3314.66	4408.21	2112.62	2574.29	3033.83	3423.17	4552.88
95	2178.57	2653.01	3125.32	3525.29	4689.04	2244.53	2733.85	3221.05	3633.79	4833.71

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

Appendix B2

Union Security Insurance Company

6034-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	108.08	123.47	144.66	157.39	317.16	207.49	252.22	275.44	309.95	459.57
30	113.18	129.07	146.55	159.64	328.45	210.45	255.06	279.38	313.88	459.57
31	121.08	137.08	154.17	167.97	331.71	211.60	255.72	280.04	314.97	459.57
32	121.51	137.08	161.89	175.86	327.38	212.29	256.81	281.14	315.63	459.57
33	122.39	145.54	169.16	183.86	320.34	212.74	257.47	281.80	316.72	459.57
34	122.82	153.16	171.82	191.42	316.46	213.43	257.85	282.48	317.38	459.57
35	119.63	154.85	171.82	199.12	309.35	214.58	257.85	282.48	317.42	459.57
36	120.26	150.97	165.21	197.01	305.26	214.86	257.85	282.48	317.42	459.57
37	117.22	151.60	162.24	193.51	299.62	214.86	257.85	282.48	317.42	459.57
38	117.22	148.55	159.44	190.41	296.07	214.86	257.85	282.48	317.42	459.57
39	114.33	145.35	156.48	187.34	290.60	214.86	257.85	282.48	317.42	459.57
40	119.29	150.38	161.20	196.35	310.38	216.23	254.59	284.98	319.92	489.41
41	117.17	148.21	160.32	195.52	310.90	219.32	257.65	290.02	325.55	489.41
42	118.54	145.73	159.47	194.65	312.19	222.42	260.08	295.10	330.78	489.41
43	116.49	143.73	158.84	193.47	313.63	225.55	263.18	300.23	335.84	489.41
44	118.03	145.26	161.67	196.51	322.49	226.80	264.47	305.29	341.61	489.41
45	123.89	150.43	168.10	207.61	331.22	229.78	266.89	297.22	344.06	519.25
46	123.91	148.64	167.44	206.81	352.00	232.96	270.03	302.26	346.37	519.25
47	123.23	146.72	167.28	206.24	367.73	236.17	272.94	308.44	346.37	519.25
48	121.27	144.88	166.68	205.70	388.57	238.13	272.94	308.79	346.37	519.25
49	125.07	143.26	166.17	204.98	399.88	238.13	272.94	308.79	346.37	519.25
50	135.80	155.53	184.05	223.55	400.72	240.56	272.86	313.47	341.56	572.97
51	141.79	160.85	193.59	233.76	425.69	242.84	275.27	315.21	347.23	602.81
52	143.93	170.29	203.10	243.77	447.40	249.40	281.89	316.82	348.64	626.68
53	154.15	179.43	209.02	252.75	473.46	249.96	287.53	322.24	358.48	656.53
54	163.58	185.14	218.04	262.03	489.47	255.21	288.42	331.70	359.43	680.40
55	166.57	190.64	223.87	267.19	514.47	250.98	293.57	328.45	364.33	710.24
56	174.23	195.68	231.99	274.69	531.40	255.85	294.58	329.74	361.70	743.63
57	178.30	208.35	240.31	284.59	537.21	256.27	292.20	331.20	363.18	746.56
58	178.03	215.86	251.00	294.47	547.51	252.82	293.47	332.52	364.30	749.58
59	189.18	224.28	256.68	301.07	545.82	260.89	294.90	333.94	366.95	747.56
60	194.99	231.68	269.92	312.39	557.21	261.09	296.18	338.40	380.44	755.32
61	201.47	243.63	280.77	325.70	588.70	269.55	317.74	356.06	395.13	782.07
62	204.11	256.32	295.48	332.73	613.44	281.69	336.86	379.64	405.22	809.61
63	212.41	268.81	304.94	348.18	620.28	294.57	361.57	400.29	424.53	833.68
64	222.44	281.08	321.58	360.69	648.95	308.11	385.13	424.34	438.57	867.34
65	245.74	295.99	339.29	380.69	672.60	324.21	411.94	453.23	463.33	901.82
66	273.94	342.83	378.95	420.95	766.09	359.35	455.25	500.95	525.29	1000.72
67	319.30	399.96	443.68	467.11	882.32	407.15	506.20	563.74	596.73	1118.41
68	369.24	460.62	504.08	553.68	1006.98	452.74	559.22	621.34	676.70	1256.10
69	415.50	521.20	581.71	638.38	1131.45	506.46	607.72	692.14	759.29	1368.44
70	461.15	593.07	642.25	726.81	1263.21	552.22	660.77	753.17	840.72	1459.09
71	494.82	623.53	707.23	811.65	1301.05	577.71	700.71	817.61	917.63	1483.14
72	520.01	649.59	746.52	845.42	1332.06	599.53	727.38	854.99	969.84	1509.53
73	544.64	677.50	780.24	884.27	1366.68	623.83	755.76	887.33	1006.66	1535.46
74	574.11	709.37	820.16	925.61	1403.30	649.76	787.94	925.61	1042.77	1572.31
75	601.60	746.73	861.83	976.55	1447.63	676.47	822.65	965.36	1091.27	1622.71
76	637.26	787.78	914.55	1037.21	1507.88	708.36	863.89	1015.88	1149.19	1689.07
77	676.92	833.89	976.09	1105.39	1568.71	746.80	910.17	1072.43	1214.41	1737.59
78	711.41	875.26	1031.07	1168.06	1620.40	777.30	949.35	1122.40	1273.81	1759.91
79	739.40	907.71	1070.54	1215.70	1632.82	801.16	979.82	1161.27	1317.76	1764.31
80	753.14	923.34	1093.54	1238.21	1636.06	810.58	993.55	1178.64	1333.95	1763.71
81	804.20	987.17	1168.00	1323.31	1748.82	861.64	1057.37	1253.11	1419.05	1876.47
82	855.26	1048.86	1240.34	1404.16	1857.32	912.70	1119.07	1325.44	1499.90	1984.97
83	908.45	1110.56	1312.68	1485.00	1967.95	965.89	1180.77	1397.78	1580.74	2095.60
84	963.76	1178.64	1391.39	1574.36	2087.09	1021.21	1248.85	1476.49	1670.10	2214.74
85	1027.59	1255.23	1480.75	1674.35	2219.00	1085.03	1325.44	1565.85	1770.09	2346.65
86	1095.67	1340.33	1580.74	1784.98	2367.92	1153.11	1410.54	1665.84	1880.72	2495.57
87	1170.13	1429.69	1684.99	1904.12	2527.49	1227.57	1499.90	1770.09	1999.86	2655.14
88	1250.98	1525.43	1799.88	2031.77	2695.56	1308.42	1595.63	1884.98	2127.51	2823.21
89	1333.95	1627.55	1919.02	2165.81	2876.40	1391.39	1697.76	2004.12	2261.55	3004.05
90	1423.31	1736.05	2044.54	2306.22	3063.62	1480.75	1806.26	2129.64	2401.96	3191.27
91	1514.79	1846.68	2174.32	2453.02	3259.35	1572.23	1916.89	2259.42	2548.76	3387.00
92	1610.53	1961.57	2308.35	2604.08	3461.46	1667.97	2031.77	2393.45	2699.81	3589.11
93	1710.52	2082.83	2450.89	2763.64	3674.21	1767.96	2153.04	2536.00	2859.38	3801.87
94	1816.90	2212.61	2604.08	2933.84	3903.99	1874.34	2282.82	2689.18	3029.58	4031.64
95	1933.91	2355.16	2770.02	3121.06	4152.90	1991.35	2425.36	2855.12	3216.80	4280.56

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

Appendix B2

Union Security Insurance Company

6034-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	100.07	112.58	130.19	143.40	290.28	184.43	223.56	248.44	283.23	411.82
30	104.79	117.68	131.89	145.45	300.62	187.07	226.08	251.99	286.82	411.82
31	112.11	124.98	138.75	153.04	303.60	188.09	226.66	252.59	287.82	411.82
32	112.51	124.98	145.70	160.23	299.64	188.70	227.63	253.58	288.42	411.82
33	113.32	132.70	152.24	167.51	293.20	189.11	228.21	254.17	289.42	411.82
34	113.72	139.65	154.64	174.40	289.64	189.72	228.54	254.78	290.02	411.82
35	110.77	141.19	154.64	181.42	283.13	190.74	228.54	254.78	290.06	411.82
36	111.35	137.65	148.69	179.49	279.39	190.99	228.54	254.78	290.06	411.82
37	108.53	138.22	146.01	176.31	274.23	190.99	228.54	254.78	290.06	411.82
38	108.53	135.44	143.50	173.49	270.98	190.99	228.54	254.78	290.06	411.82
39	105.86	132.52	140.83	170.69	265.97	190.99	228.54	254.78	290.06	411.82
40	111.06	133.67	145.84	175.89	276.43	199.16	232.45	253.89	283.80	441.66
41	109.09	131.74	145.05	175.16	276.90	202.00	235.24	258.38	288.79	441.66
42	110.36	129.54	144.28	174.37	278.04	204.86	237.46	262.91	293.43	441.66
43	108.45	127.76	143.71	173.31	279.33	207.75	240.29	267.48	297.92	441.66
44	109.89	129.12	146.28	176.04	287.21	208.89	241.47	271.98	303.04	441.66
45	107.90	134.60	156.63	187.25	296.62	206.80	239.66	271.14	307.57	465.54
46	107.92	132.99	156.02	186.53	315.22	209.67	242.48	275.74	309.63	465.54
47	107.33	131.28	155.88	186.02	329.31	212.55	245.09	281.38	309.63	465.54
48	105.62	129.63	155.31	185.53	347.98	214.32	245.09	281.71	309.63	465.54
49	108.94	128.18	154.84	184.89	358.11	214.32	245.09	281.71	309.63	465.54
50	120.28	140.72	165.27	203.59	362.82	213.83	243.09	279.18	304.13	513.28
51	126.46	146.23	174.98	210.38	377.19	217.00	251.12	282.28	315.25	537.16
52	132.56	152.18	184.63	220.55	404.27	223.95	249.00	285.13	317.74	567.00
53	138.74	161.49	187.40	226.35	419.65	225.46	255.58	286.92	320.07	584.91
54	144.56	167.34	196.59	232.09	446.44	226.86	257.36	297.24	318.12	614.75
55	151.43	169.46	202.55	237.91	460.88	223.60	259.03	295.19	324.30	632.65
56	155.69	175.09	211.22	246.15	478.79	229.38	261.39	297.96	323.63	666.29
57	160.47	187.85	220.00	253.36	481.98	231.06	261.03	297.33	320.03	667.38
58	160.91	192.62	224.58	264.01	490.38	229.12	263.75	296.77	326.49	669.27
59	168.91	198.28	228.16	268.70	487.66	230.64	263.30	296.83	327.98	671.79
60	172.24	206.29	242.00	280.83	497.20	228.90	266.23	300.09	342.39	674.05
61	176.67	218.96	253.60	291.90	529.40	238.45	284.65	318.25	355.00	698.77
62	183.41	231.91	262.97	300.34	551.69	251.51	303.83	338.85	363.81	724.62
63	189.45	241.92	273.59	313.65	557.86	261.84	322.12	359.95	378.32	747.29
64	197.42	249.53	285.23	324.62	581.04	273.17	343.06	378.55	393.87	779.77
65	220.32	264.98	304.01	340.48	600.67	290.24	366.89	405.20	417.00	809.64
66	247.71	307.05	339.94	377.50	687.23	324.37	406.12	445.97	471.34	894.52
67	282.46	355.87	399.02	420.12	787.79	361.18	452.56	503.57	531.74	996.94
68	330.03	410.91	451.51	497.12	900.55	405.44	498.21	556.95	605.96	1122.29
69	371.94	466.34	523.21	569.87	1013.67	450.96	543.22	619.98	680.20	1225.53
70	410.28	529.15	573.79	648.93	1126.65	489.71	589.61	671.30	750.53	1298.37
71	441.68	555.39	634.86	722.20	1160.07	514.26	627.65	728.95	817.11	1324.09
72	462.59	581.04	666.77	756.09	1191.64	532.21	650.81	765.66	867.75	1348.47
73	483.44	605.69	700.68	789.42	1220.38	553.15	676.20	795.53	899.57	1369.94
74	512.60	634.85	732.28	828.95	1249.60	579.20	702.99	826.02	934.40	1399.82
75	537.24	664.39	769.49	870.22	1291.30	600.68	733.11	861.83	973.75	1447.28
76	570.60	704.14	815.90	925.22	1344.24	630.85	770.57	906.56	1023.87	1503.04
77	600.87	744.36	869.61	986.23	1397.43	662.97	811.30	955.81	1082.57	1548.48
78	634.50	780.96	915.70	1040.68	1441.48	693.07	846.00	999.82	1134.41	1564.37
79	655.48	807.61	952.60	1081.88	1455.24	710.37	873.22	1031.98	1172.61	1569.04
80	668.04	821.22	970.15	1099.92	1457.35	719.10	882.92	1046.74	1187.15	1570.10
81	714.84	878.66	1036.10	1174.39	1557.34	765.90	940.36	1112.69	1261.62	1670.10
82	759.52	933.98	1102.05	1246.72	1653.08	810.58	995.68	1178.64	1333.95	1765.84
83	806.33	989.29	1165.88	1321.19	1750.94	857.39	1050.99	1242.47	1408.41	1863.70
84	857.39	1048.86	1238.21	1399.90	1857.32	908.45	1110.56	1314.80	1487.13	1970.08
85	912.70	1116.94	1316.93	1489.26	1976.46	963.76	1178.64	1393.52	1576.49	2089.22
86	974.40	1191.41	1404.16	1587.12	2108.37	1025.46	1253.11	1480.75	1674.35	2221.12
87	1040.35	1272.25	1497.77	1693.50	2248.78	1091.41	1333.95	1574.36	1780.73	2361.54
88	1112.69	1359.48	1599.89	1806.26	2399.83	1163.75	1421.18	1676.48	1893.49	2512.59
89	1187.15	1448.84	1706.27	1925.40	2559.40	1238.21	1510.53	1782.86	2012.63	2672.16
90	1265.87	1544.57	1816.90	2050.92	2727.47	1316.93	1606.27	1893.49	2138.15	2840.23
91	1346.72	1644.57	1933.91	2180.70	2901.93	1397.78	1706.27	2010.50	2267.93	3014.69
92	1431.82	1746.69	2053.05	2314.73	3080.64	1482.88	1808.39	2129.64	2401.96	3193.40
93	1521.17	1853.06	2180.70	2457.28	3272.11	1572.23	1914.76	2257.29	2544.51	3384.87
94	1616.91	1970.08	2316.86	2610.46	3474.23	1667.97	2031.77	2393.45	2697.69	3586.99
95	1721.16	2095.60	2463.66	2776.40	3697.62	1772.22	2157.30	2540.25	2863.63	3810.38

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

Appendix B2

Union Security Insurance Company

6034-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	96.07	101.68	119.34	132.91	268.78	172.91	206.36	226.83	256.51	381.98
30	100.60	106.29	120.90	134.81	278.35	175.38	208.69	230.08	259.76	381.98
31	107.63	112.89	127.19	141.84	281.11	176.33	209.22	230.62	260.67	381.98
32	108.01	112.89	133.56	148.51	277.44	176.90	210.12	231.53	261.21	381.98
33	108.79	119.86	139.55	155.26	271.48	177.29	210.66	232.07	262.11	381.98
34	109.17	126.13	141.75	161.64	268.18	177.86	210.96	232.63	262.66	381.98
35	106.34	127.52	141.75	168.15	262.16	178.82	210.96	232.63	262.69	381.98
36	106.90	124.33	136.30	166.36	258.69	179.05	210.96	232.63	262.69	381.98
37	104.19	124.85	133.85	163.41	253.92	179.05	210.96	232.63	262.69	381.98
38	104.19	122.33	131.54	160.79	250.90	179.05	210.96	232.63	262.69	381.98
39	101.63	119.70	129.09	158.20	246.27	179.05	210.96	232.63	262.69	381.98
40	98.72	125.32	138.17	167.71	261.88	176.40	215.85	238.35	268.32	411.82
41	96.97	123.51	137.41	167.01	262.32	178.92	218.44	242.56	273.04	411.82
42	98.10	121.44	136.69	166.26	263.41	181.45	220.50	246.81	277.43	411.82
43	96.40	119.78	136.15	165.25	264.62	184.01	223.13	251.10	281.67	411.82
44	97.68	121.05	138.58	167.85	272.10	185.02	224.22	255.33	286.51	411.82
45	103.91	126.68	141.35	175.04	276.84	189.57	223.32	250.29	286.72	429.73
46	103.92	125.17	140.80	174.37	294.21	192.19	225.95	254.53	288.64	429.73
47	103.36	123.56	140.67	173.89	307.36	194.84	228.38	259.74	288.64	429.73
48	101.71	122.00	140.16	173.43	324.78	196.46	228.38	260.04	288.64	429.73
49	104.90	120.64	139.73	172.83	334.23	196.46	228.38	260.04	288.64	429.73
50	112.52	129.61	154.00	191.61	335.74	197.80	228.21	259.59	285.42	477.47
51	114.97	135.26	163.81	198.70	350.25	201.50	226.98	263.46	292.41	495.38
52	121.20	141.31	169.86	205.08	377.32	203.59	230.21	262.50	291.27	525.22
53	127.18	150.72	176.59	211.26	392.75	205.85	237.32	269.27	294.47	543.13
54	133.15	153.09	178.72	217.11	408.79	207.95	239.61	271.39	297.46	567.00
55	136.28	158.87	188.34	219.61	423.36	205.35	241.77	274.40	300.27	584.91
56	144.57	164.79	193.91	228.32	447.22	211.73	244.79	274.12	300.78	618.70
57	146.20	170.78	203.08	236.00	451.86	214.25	241.55	274.75	298.46	622.14
58	150.64	179.33	211.37	243.70	452.29	213.31	245.18	275.31	299.00	615.73
59	158.78	188.53	212.31	249.27	451.87	215.51	245.75	276.60	302.00	621.28
60	162.49	193.60	223.38	258.74	462.91	214.60	246.26	277.74	313.86	626.24
61	167.37	200.45	235.48	270.39	491.29	224.63	261.48	296.19	327.21	647.87
62	168.62	213.60	245.24	276.79	510.51	231.39	280.72	313.75	334.23	670.95
63	177.97	224.00	250.79	290.63	514.95	242.20	299.11	328.92	352.33	691.14
64	183.51	232.32	265.66	302.42	539.54	254.11	317.16	351.07	365.94	721.39
65	203.37	248.07	279.58	316.35	557.51	265.54	341.14	372.19	384.29	745.51
66	230.22	286.19	314.87	347.63	634.65	298.93	376.64	412.37	434.43	825.08
67	264.04	330.67	369.24	389.72	732.64	334.92	419.04	465.56	493.33	925.73
68	307.16	381.09	417.49	461.40	830.96	375.03	460.93	515.10	559.82	1035.96
69	341.78	428.62	484.22	526.27	937.96	416.27	499.08	570.77	626.41	1130.26
70	379.77	486.53	531.41	600.26	1041.30	451.50	542.17	618.91	692.55	1201.10
71	408.47	511.09	585.52	669.19	1071.45	474.19	577.84	673.13	755.50	1220.70
72	427.50	535.34	615.72	701.86	1100.56	490.53	599.77	705.05	800.76	1243.59
73	449.78	561.98	645.61	731.28	1127.60	513.20	624.19	734.34	832.25	1264.29
74	471.59	584.18	676.63	764.51	1156.05	532.16	647.34	761.58	861.17	1293.67
75	498.07	613.28	710.73	803.07	1191.25	558.58	677.15	794.67	898.20	1334.51
76	525.27	647.49	754.57	853.23	1241.96	582.73	709.25	834.56	943.88	1390.83
77	557.77	688.08	803.69	907.64	1288.68	612.17	747.91	882.28	996.37	1425.15
78	584.03	720.51	846.00	956.56	1328.07	637.72	781.11	922.91	1043.08	1441.52
79	605.58	743.91	877.75	995.70	1337.62	653.63	802.91	950.33	1077.35	1442.69
80	616.98	755.27	893.56	1012.70	1340.33	663.78	814.84	963.76	1091.41	1444.58
81	659.53	808.45	953.13	1080.78	1431.82	706.33	868.03	1023.33	1159.49	1536.06
82	699.95	857.39	1012.70	1148.86	1521.17	746.76	916.96	1082.90	1227.57	1625.42
83	742.50	910.58	1074.39	1214.81	1612.65	789.31	970.15	1144.60	1293.53	1716.90
84	789.31	965.89	1138.22	1289.27	1708.39	836.11	1025.46	1208.43	1367.99	1812.64
85	840.37	1027.59	1212.68	1370.12	1819.02	887.17	1087.16	1282.89	1448.84	1923.27
86	897.81	1097.80	1293.53	1461.60	1940.29	944.62	1157.37	1363.74	1540.32	2044.54
87	959.51	1172.26	1380.76	1559.47	2070.07	1006.31	1231.83	1450.96	1638.18	2174.32
88	1025.46	1250.98	1472.24	1663.71	2210.49	1072.27	1310.55	1542.45	1742.43	2314.73
89	1093.54	1333.95	1570.10	1772.22	2357.28	1140.35	1393.52	1640.31	1850.94	2461.53
90	1165.88	1423.31	1674.35	1889.23	2512.59	1212.68	1482.88	1744.56	1967.95	2616.84
91	1242.47	1514.79	1780.73	2008.37	2672.16	1289.27	1574.36	1850.94	2087.09	2776.40
92	1319.06	1608.40	1891.36	2131.77	2838.10	1365.86	1667.97	1961.57	2210.49	2942.35
93	1402.03	1708.39	2008.37	2263.67	3012.56	1448.84	1767.96	2078.58	2342.39	3116.81
94	1491.39	1814.77	2133.90	2404.09	3199.78	1538.19	1874.34	2204.10	2482.81	3304.03
95	1587.12	1931.78	2270.06	2555.14	3404.02	1633.93	1991.35	2340.26	2633.86	3508.27

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

Appendix B2

Union Security Insurance Company

6034-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	104.08	119.84	133.81	150.40	301.03	195.96	240.76	264.64	299.26	435.70
30	108.99	125.27	135.56	152.55	311.75	198.76	243.47	268.43	303.05	435.70
31	116.60	133.04	142.61	160.51	314.85	199.84	244.09	269.06	304.11	435.70
32	117.01	133.04	149.74	168.05	310.74	200.49	245.14	270.12	304.74	435.70
33	117.86	141.26	156.47	175.69	304.05	200.92	245.76	270.75	305.80	435.70
34	118.27	148.66	158.94	182.91	300.37	201.57	246.13	271.40	306.43	435.70
35	115.20	150.30	158.94	190.27	293.62	202.66	246.13	271.40	306.48	435.70
36	115.80	146.53	152.82	188.25	289.73	202.93	246.13	271.40	306.48	435.70
37	112.88	147.14	150.07	184.91	284.39	202.93	246.13	271.40	306.48	435.70
38	112.88	144.18	147.48	181.95	281.01	202.93	246.13	271.40	306.48	435.70
39	110.09	141.07	144.74	179.01	275.82	202.93	246.13	271.40	306.48	435.70
40	111.06	146.20	153.52	184.07	295.83	204.85	243.52	269.43	299.28	465.54
41	109.09	144.10	152.68	183.30	296.33	207.77	246.45	274.20	304.54	465.54
42	110.36	141.68	151.87	182.48	297.56	210.72	248.77	279.00	309.44	465.54
43	108.45	139.74	151.27	181.37	298.93	213.68	251.74	283.85	314.17	465.54
44	109.89	141.22	153.98	184.23	307.37	214.86	252.97	288.64	319.57	465.54
45	119.89	142.51	164.28	199.47	311.45	224.04	256.00	286.79	323.21	483.44
46	119.91	140.81	163.63	198.70	330.98	227.14	259.01	291.65	325.38	483.44
47	119.26	139.00	163.48	198.15	345.78	230.26	261.80	297.61	325.38	483.44
48	117.36	137.25	162.89	197.63	365.38	232.18	261.80	297.96	325.38	483.44
49	121.04	135.72	162.39	196.94	376.01	232.18	261.80	297.96	325.38	483.44
50	128.04	148.13	180.29	211.57	384.48	224.52	257.97	298.77	322.85	543.13
51	130.30	153.54	189.87	222.07	404.14	227.34	260.78	301.09	333.53	572.97
52	140.14	159.42	192.02	236.03	425.84	239.22	267.80	303.24	335.40	596.84
53	146.44	168.66	198.21	237.66	446.55	240.16	273.84	308.99	337.14	626.68
54	155.98	178.02	207.31	250.80	467.96	245.76	275.10	314.47	347.04	650.56
55	159.00	183.58	213.21	256.21	487.67	237.29	276.30	311.82	344.31	674.43
56	163.11	185.39	225.07	263.99	510.36	242.61	277.99	313.85	346.47	713.89
57	171.16	198.10	233.54	270.71	512.11	247.86	280.52	316.15	345.20	712.63
58	174.61	205.90	241.09	280.93	518.94	244.92	282.33	321.79	347.11	712.10
59	182.43	214.53	244.00	284.88	523.45	253.32	280.86	317.07	347.46	717.25
60	185.24	222.16	257.51	296.61	531.49	246.78	282.87	322.43	361.42	721.85
61	189.07	231.29	268.69	310.33	563.29	259.19	301.19	340.30	376.60	749.67
62	192.28	247.17	277.75	318.01	584.62	268.27	323.65	360.81	387.48	769.35
63	203.80	256.86	287.84	333.80	592.97	281.48	341.84	381.67	404.31	799.13
64	211.32	263.87	307.60	344.04	618.77	295.40	365.71	406.02	419.01	829.81
65	231.61	279.07	323.01	359.24	640.23	305.68	389.41	429.22	441.53	861.74
66	262.28	324.94	359.45	401.94	732.29	343.45	432.32	473.46	502.57	955.79
67	300.88	381.06	425.82	447.76	839.00	387.45	486.08	541.57	570.14	1068.14
68	352.90	437.42	485.53	526.89	957.86	432.47	532.11	598.81	645.94	1195.67
69	395.40	497.20	558.96	604.12	1080.97	485.65	580.56	662.62	721.32	1307.81
70	440.80	564.66	612.91	694.36	1199.20	527.91	630.27	720.42	802.06	1391.42
71	474.89	596.27	677.62	775.21	1240.63	550.99	670.83	781.49	875.48	1419.52
72	494.49	616.95	714.62	810.33	1275.13	573.88	695.48	819.90	928.37	1445.86
73	517.10	649.40	746.58	844.49	1306.02	593.10	722.10	847.55	963.82	1468.54
74	544.82	676.58	782.08	884.60	1336.47	620.36	752.79	884.60	998.84	1499.33
75	576.42	709.82	825.45	937.38	1381.97	648.40	783.48	926.18	1046.50	1550.66
76	607.93	752.71	877.23	994.55	1443.60	676.29	823.90	973.21	1101.20	1615.25
77	646.50	798.08	932.99	1057.22	1500.74	711.24	869.61	1026.80	1163.70	1663.59
78	682.57	838.99	987.81	1119.99	1554.88	746.01	910.90	1076.73	1223.34	1687.21
79	707.65	871.31	1027.45	1165.80	1568.25	764.84	941.26	1115.90	1265.60	1693.09
80	721.23	885.05	1048.86	1189.28	1574.36	778.67	953.13	1129.71	1282.89	1695.63
81	770.16	944.62	1119.07	1270.13	1680.74	827.60	1012.70	1199.92	1363.74	1802.00
82	819.09	1004.19	1191.41	1348.84	1784.98	876.54	1072.27	1272.25	1442.45	1906.25
83	868.03	1065.88	1261.62	1425.43	1891.36	925.47	1133.96	1342.46	1519.04	2012.63
84	921.21	1129.71	1336.08	1512.66	2004.12	978.66	1197.79	1416.92	1606.27	2125.39
85	982.91	1202.04	1421.18	1608.40	2133.90	1040.35	1270.13	1502.02	1702.01	2255.16
86	1048.86	1282.89	1516.92	1712.65	2274.31	1106.31	1350.97	1597.76	1806.26	2395.58
87	1121.20	1367.99	1616.91	1829.66	2427.49	1178.64	1436.07	1697.76	1923.27	2548.76
88	1195.66	1461.60	1725.41	1950.93	2589.18	1253.11	1529.68	1806.26	2044.54	2710.45
89	1278.64	1559.47	1842.43	2078.58	2761.51	1336.08	1627.55	1923.27	2172.19	2882.78
90	1361.61	1661.59	1961.57	2214.74	2942.35	1419.05	1729.67	2042.41	2308.35	3063.62
91	1448.84	1767.96	2084.96	2355.16	3129.57	1506.28	1836.04	2165.81	2448.77	3250.84
92	1540.32	1878.59	2216.87	2499.83	3323.17	1597.76	1946.67	2297.71	2593.44	3444.44
93	1636.06	1993.48	2350.90	2653.01	3527.42	1693.50	2061.56	2431.75	2746.62	3648.68
94	1738.18	2119.00	2497.70	2816.83	3748.68	1795.62	2187.08	2578.55	2910.44	3869.95
95	1850.94	2255.16	2657.26	2995.54	3986.96	1908.38	2323.24	2738.11	3089.15	4108.23

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

Appendix B2

Union Security Insurance Company

6034-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	92.07	105.31	122.96	132.91	274.15	172.91	217.83	232.23	261.85	393.92
30	96.41	110.09	124.57	134.81	283.91	175.38	220.28	235.56	265.17	393.92
31	103.15	116.92	131.05	141.84	286.74	176.33	220.85	236.11	266.10	393.92
32	103.51	116.92	137.60	148.51	282.99	176.90	221.79	237.04	266.65	393.92
33	104.26	124.14	143.78	155.26	276.91	177.29	222.36	237.60	267.57	393.92
34	104.62	130.64	146.05	161.64	273.55	177.86	222.68	238.17	268.13	393.92
35	101.91	132.08	146.05	168.15	267.40	178.82	222.68	238.17	268.17	393.92
36	102.44	128.77	140.43	166.36	263.86	179.05	222.68	238.17	268.17	393.92
37	99.85	129.31	137.90	163.41	258.99	179.05	222.68	238.17	268.17	393.92
38	99.85	126.70	135.53	160.79	255.92	179.05	222.68	238.17	268.17	393.92
39	97.39	123.97	133.01	158.20	251.19	179.05	222.68	238.17	268.17	393.92
40	98.72	129.49	138.17	167.71	261.88	182.09	215.85	243.53	273.48	417.79
41	96.97	127.63	137.41	167.01	262.32	184.69	218.44	247.83	278.29	417.79
42	98.10	125.49	136.69	166.26	263.41	187.30	220.50	252.18	282.76	417.79
43	96.40	123.77	136.15	165.25	264.62	189.94	223.13	256.56	287.09	417.79
44	97.68	125.08	138.58	167.85	272.10	190.99	224.22	260.88	292.02	417.79
45	103.91	130.64	141.35	175.04	281.79	195.32	228.76	255.50	291.93	441.66
46	103.92	129.08	140.80	174.37	299.46	198.02	231.46	259.83	293.89	441.66
47	103.36	127.42	140.67	173.89	312.84	200.74	233.95	265.15	293.89	441.66
48	101.71	125.81	140.16	173.43	330.58	202.41	233.95	265.45	293.89	441.66
49	104.90	124.41	139.73	172.83	340.20	202.41	233.95	265.45	293.89	441.66
50	116.40	133.31	157.75	191.61	341.16	208.49	233.17	269.39	290.10	483.44
51	122.63	135.26	163.81	198.70	361.03	206.67	236.63	268.16	296.98	513.28
52	121.20	144.93	173.56	205.08	377.32	208.68	239.61	271.56	295.68	531.19
53	131.03	150.72	180.19	215.03	403.51	210.75	241.89	273.68	307.27	561.03
54	140.76	156.65	185.87	224.60	419.55	217.41	244.04	280.01	305.73	578.94
55	143.86	162.40	188.34	226.93	434.08	214.47	250.40	278.56	308.28	602.81
56	148.28	168.22	197.37	235.45	452.48	220.56	253.09	282.07	308.40	636.55
57	149.77	177.61	203.08	242.94	456.88	218.46	249.35	282.28	309.24	633.45
58	150.64	185.97	214.67	250.47	466.57	217.26	248.89	282.46	312.75	637.14
59	158.78	188.53	218.65	255.75	465.29	219.30	249.26	283.34	311.74	636.44
60	165.74	196.77	226.48	261.90	471.49	221.75	252.92	284.12	320.20	640.59
61	173.57	206.62	238.50	276.54	499.76	231.54	268.10	302.49	336.47	661.75
62	174.53	219.70	251.15	282.67	518.75	238.09	287.32	323.16	343.11	684.37
63	180.84	226.99	259.34	296.39	530.55	252.02	305.69	341.33	361.00	712.74
64	189.07	238.06	274.05	307.97	550.86	260.46	326.87	360.23	374.32	733.90
65	206.19	253.70	287.72	321.71	571.89	274.80	350.79	384.19	392.47	765.55
66	233.14	292.15	323.23	358.49	649.67	308.47	389.75	427.64	445.79	849.59
67	273.25	340.12	375.19	398.01	748.40	348.05	429.09	478.23	508.10	950.86
68	313.69	391.03	429.86	470.33	859.62	381.79	474.49	527.98	575.20	1070.49
69	351.84	445.76	493.97	544.96	963.20	430.15	519.45	587.17	645.40	1164.91
70	393.33	504.29	544.45	616.49	1075.44	468.87	562.50	638.56	711.87	1239.17
71	418.44	531.54	601.96	689.07	1107.70	490.88	594.45	696.12	781.44	1260.47
72	443.45	551.66	634.86	721.00	1130.92	509.76	618.91	727.38	826.28	1281.04
73	465.08	577.59	663.97	752.70	1159.71	531.64	642.55	755.76	856.73	1303.02
74	486.24	602.07	697.14	785.01	1192.80	549.80	670.77	787.94	884.60	1336.80
75	512.06	635.99	733.11	828.25	1228.77	575.42	699.53	819.85	926.18	1378.37
76	541.27	669.07	778.57	882.56	1282.87	604.11	733.24	863.89	975.88	1438.07
77	575.51	708.55	829.04	940.60	1334.90	635.03	775.80	910.17	1031.87	1477.22
78	605.66	744.69	877.25	992.61	1378.47	661.79	807.55	954.16	1083.94	1496.68
79	628.26	771.21	909.51	1034.25	1388.36	680.87	832.39	986.62	1120.44	1500.12
80	640.38	785.05	929.72	1053.12	1391.39	689.31	844.62	1002.06	1133.96	1499.90
81	685.06	840.37	993.55	1125.45	1487.13	733.99	899.94	1065.88	1206.30	1595.63
82	727.61	891.43	1055.25	1193.53	1578.61	776.54	951.00	1127.58	1274.38	1687.12
83	772.29	944.62	1116.94	1261.62	1672.23	821.22	1004.19	1189.28	1342.46	1780.73
84	819.09	1002.06	1182.90	1338.21	1774.35	868.03	1061.63	1255.23	1419.05	1882.85
85	874.41	1068.01	1259.49	1423.31	1887.10	923.34	1127.58	1331.82	1504.15	1995.61
86	931.85	1140.35	1344.59	1516.92	2012.63	980.78	1199.92	1416.92	1597.76	2121.13
87	995.68	1214.81	1431.82	1619.04	2148.79	1044.61	1274.38	1504.15	1699.88	2257.29
88	1063.76	1297.78	1529.68	1727.54	2291.33	1112.69	1357.35	1602.02	1808.39	2399.83
89	1133.96	1382.88	1631.80	1840.30	2444.51	1182.90	1442.45	1704.14	1921.14	2553.02
90	1210.55	1476.49	1738.18	1959.44	2604.08	1259.49	1536.06	1810.51	2040.28	2712.58
91	1287.15	1570.10	1848.81	2084.96	2770.02	1336.08	1629.67	1921.14	2165.81	2878.52
92	1370.12	1667.97	1961.57	2212.61	2942.35	1419.05	1727.54	2033.90	2293.46	3050.85
93	1455.22	1770.09	2082.83	2348.77	3123.19	1504.15	1829.66	2155.17	2429.62	3231.69
94	1544.57	1880.72	2214.74	2493.44	3318.92	1593.51	1940.29	2287.08	2574.29	3427.42
95	1644.57	2001.99	2355.16	2653.01	3529.54	1693.50	2061.56	2427.49	2733.85	3638.05

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

Appendix B2

Union Security Insurance Company

6034-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	88.06	94.42	112.11	122.42	247.27	161.38	189.17	210.63	240.48	352.14
30	92.22	98.70	113.57	124.17	256.08	163.69	191.30	213.65	243.53	352.14
31	98.66	104.82	119.48	130.65	258.62	164.58	191.79	214.15	244.37	352.14
32	99.01	104.82	125.46	136.78	255.25	165.11	192.61	214.99	244.88	352.14
33	99.73	111.30	131.10	143.00	249.76	165.47	193.10	215.49	245.73	352.14
34	100.07	117.12	133.16	148.88	246.73	166.00	193.38	216.01	246.24	352.14
35	97.48	118.41	133.16	154.87	241.19	166.89	193.38	216.01	246.27	352.14
36	97.99	115.45	128.04	153.23	238.00	167.12	193.38	216.01	246.27	352.14
37	95.51	115.93	125.73	150.51	233.60	167.12	193.38	216.01	246.27	352.14
38	95.51	113.59	123.57	148.10	230.83	167.12	193.38	216.01	246.27	352.14
39	93.16	111.15	121.27	145.71	226.57	167.12	193.38	216.01	246.27	352.14
40	94.61	112.79	126.65	147.26	237.63	165.02	199.24	217.62	242.52	376.01
41	92.93	111.16	125.96	146.64	238.03	167.37	201.64	221.47	246.79	376.01
42	94.01	109.30	125.30	145.99	239.02	169.74	203.54	225.35	250.75	376.01
43	92.39	107.80	124.80	145.10	240.12	172.13	205.97	229.26	254.59	376.01
44	93.61	108.94	127.03	147.38	246.90	173.08	206.98	233.13	258.96	376.01
45	91.92	114.80	133.71	158.76	252.13	172.34	206.98	229.43	260.65	393.92
46	91.93	113.43	133.19	158.15	267.94	174.72	209.41	233.32	262.40	393.92
47	91.43	111.97	133.07	157.71	279.91	177.13	211.67	238.09	262.40	393.92
48	89.97	110.56	132.58	157.30	295.78	178.60	211.67	238.37	262.40	393.92
49	92.80	109.33	132.18	156.75	304.39	178.60	211.67	238.37	262.40	393.92
50	100.88	122.20	138.97	171.65	308.67	181.76	208.36	240.00	257.34	435.70
51	107.30	124.29	148.92	179.22	323.31	186.00	212.49	239.93	269.56	459.57
52	113.63	130.44	155.09	189.60	344.98	193.41	211.42	239.88	269.20	483.44
53	119.47	136.37	158.57	192.39	360.47	196.05	219.07	242.78	268.86	501.35
54	121.74	142.41	168.00	194.65	376.52	189.05	221.86	254.16	268.54	519.25
55	128.71	144.75	174.12	201.31	391.21	187.09	224.50	253.61	276.25	537.16
56	133.45	147.62	180.05	210.48	405.13	194.09	219.90	250.28	277.94	565.16
57	139.07	160.53	186.15	215.18	411.69	197.45	222.07	252.17	273.29	565.58
58	136.95	162.73	188.25	226.78	414.20	193.56	222.89	250.28	278.38	567.54
59	141.89	169.02	193.30	229.85	411.60	196.61	224.69	252.98	279.27	570.77
60	146.24	177.73	204.77	236.66	424.34	196.71	226.30	255.39	288.50	573.66
61	148.78	185.04	217.37	248.88	453.17	200.44	241.62	270.98	302.52	596.96
62	156.78	198.34	221.61	256.17	469.34	214.62	260.90	288.65	307.61	617.27
63	160.75	206.08	233.69	267.61	475.94	222.56	272.82	307.20	323.45	634.98
64	166.83	212.24	243.29	277.45	494.26	231.87	291.27	320.54	335.21	663.01
65	186.42	228.33	257.86	289.54	514.34	243.93	312.17	342.17	354.31	689.39
66	209.82	262.34	289.79	323.18	585.83	273.49	347.17	378.77	403.19	759.73
67	242.55	302.33	339.46	356.55	669.62	308.65	385.51	427.56	451.98	846.14
68	281.01	351.27	383.48	422.70	765.47	344.62	423.65	473.25	516.76	953.94
69	318.33	394.33	445.22	485.79	862.25	385.05	461.73	528.13	578.96	1043.65
70	345.86	451.02	489.03	551.59	955.95	413.30	501.51	569.79	637.79	1103.83
71	375.26	473.61	539.47	616.19	986.86	437.45	534.67	620.59	697.14	1125.28
72	392.40	492.90	567.87	641.24	1013.27	452.05	551.92	650.81	736.95	1146.20
73	413.07	515.15	596.65	670.08	1038.39	470.18	575.23	676.20	764.94	1165.68
74	436.44	539.48	623.91	705.92	1062.50	493.94	597.54	702.99	793.80	1190.84
75	456.10	565.01	654.76	738.71	1097.45	510.86	623.99	733.11	828.25	1231.13
76	485.27	598.93	693.25	786.57	1142.60	537.29	655.92	770.57	871.89	1278.62
77	509.59	634.37	740.31	836.65	1188.09	561.37	689.60	811.30	920.31	1318.26
78	540.77	662.49	778.71	884.46	1224.75	589.59	718.62	850.81	966.17	1328.71
79	555.68	687.04	809.71	920.85	1236.15	603.70	741.67	877.75	997.96	1332.42
80	568.05	697.82	825.47	933.98	1240.34	610.60	751.01	889.30	1008.44	1336.08
81	608.47	746.76	880.79	997.80	1325.44	651.02	799.94	944.62	1072.27	1421.18
82	644.64	793.56	938.23	1059.50	1406.29	687.19	846.75	1002.06	1133.96	1502.02
83	685.06	840.37	991.42	1123.33	1489.26	727.61	893.56	1055.25	1197.79	1585.00
84	729.74	891.43	1053.12	1189.28	1580.74	772.29	944.62	1116.94	1263.74	1676.48
85	776.54	948.87	1119.07	1265.87	1680.74	819.09	1002.06	1182.90	1340.33	1776.47
86	827.60	1012.70	1193.53	1348.84	1793.49	870.15	1065.88	1257.36	1423.31	1889.23
87	885.05	1080.78	1274.38	1438.20	1912.63	927.60	1133.96	1338.21	1512.66	2008.37
88	946.74	1155.24	1359.48	1533.94	2040.28	989.29	1208.43	1423.31	1608.40	2136.02
89	1008.44	1231.83	1450.96	1636.06	2176.45	1050.99	1285.02	1514.79	1710.52	2272.18
90	1076.52	1312.68	1544.57	1742.43	2318.99	1119.07	1365.86	1608.40	1816.90	2414.73
91	1144.60	1397.78	1644.57	1853.06	2467.91	1187.15	1450.96	1708.39	1927.53	2563.65
92	1216.94	1485.00	1746.69	1967.95	2618.97	1259.49	1538.19	1810.51	2042.41	2714.71
93	1293.53	1574.36	1855.19	2089.22	2782.79	1336.08	1627.55	1919.02	2163.68	2878.52
94	1374.37	1674.35	1970.08	2219.00	2955.12	1416.92	1727.54	2033.90	2293.46	3050.85
95	1463.73	1780.73	2095.60	2359.41	3144.46	1506.28	1833.92	2159.43	2433.87	3240.20

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

Appendix B2

Union Security Insurance Company

6034-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	84.06	83.52	101.26	115.42	225.77	149.85	171.97	194.43	219.10	322.30
30	88.03	87.31	102.58	117.07	233.81	151.99	173.90	197.21	221.88	322.30
31	94.18	92.73	107.92	123.18	236.14	152.82	174.35	197.68	222.65	322.30
32	94.51	92.73	113.32	128.97	233.05	153.32	175.10	198.45	223.12	322.30
33	95.19	98.45	118.41	134.83	228.04	153.65	175.55	198.92	223.89	322.30
34	95.52	103.61	120.28	140.37	225.27	154.14	175.80	199.40	224.35	322.30
35	93.05	104.75	120.28	146.02	220.21	154.97	175.80	199.40	224.38	322.30
36	93.53	102.13	115.65	144.47	217.30	155.18	175.80	199.40	224.38	322.30
37	91.17	102.55	113.57	141.91	213.29	155.18	175.80	199.40	224.38	322.30
38	91.17	100.49	111.61	139.64	210.76	155.18	175.80	199.40	224.38	322.30
39	88.92	98.32	109.53	137.38	206.87	155.18	175.80	199.40	224.38	322.30
40	86.38	104.43	118.98	143.17	223.08	153.64	182.64	202.08	227.04	352.14
41	84.85	102.93	118.33	142.57	223.46	155.83	184.83	205.65	231.03	352.14
42	85.84	101.20	117.70	141.93	224.39	158.04	186.58	209.25	234.75	352.14
43	84.35	99.81	117.24	141.07	225.42	160.26	188.80	212.89	238.34	352.14
44	85.47	100.87	119.33	143.29	231.79	161.15	189.73	216.48	242.43	352.14
45	91.92	106.89	122.25	146.55	237.30	160.85	190.64	213.79	245.01	364.07
46	91.93	105.61	121.77	145.98	252.18	163.07	192.88	217.41	246.66	364.07
47	91.43	104.25	121.66	145.58	263.45	165.32	194.96	221.86	246.66	364.07
48	89.97	102.94	121.22	145.20	278.38	166.69	194.96	222.11	246.66	364.07
49	92.80	101.79	120.85	144.69	286.48	166.69	194.96	222.11	246.66	364.07
50	93.12	111.09	131.46	163.67	281.59	165.72	193.48	220.41	243.31	405.85
51	95.81	116.98	137.75	167.53	296.37	170.50	193.17	225.82	246.72	423.76
52	102.26	119.57	144.01	174.12	323.42	173.05	192.62	226.30	247.13	447.63
53	107.91	129.19	151.36	181.08	333.57	176.44	200.81	229.54	251.79	459.57
54	114.13	131.73	150.12	187.17	349.62	179.60	204.11	228.31	256.15	483.44
55	117.36	134.16	159.91	186.67	364.41	177.97	207.23	232.82	252.23	501.35
56	122.33	140.76	166.20	192.64	378.82	180.86	211.60	234.39	255.10	523.52
57	124.81	143.45	172.61	201.30	381.57	180.65	206.49	233.35	255.31	525.99
58	130.10	152.76	181.64	206.47	385.64	181.71	208.03	235.98	254.32	524.71
59	135.13	159.27	180.62	213.66	384.76	181.49	207.13	232.74	259.79	525.31
60	136.49	165.03	189.25	217.72	390.05	182.41	209.66	236.24	266.31	530.63
61	142.58	172.70	199.25	227.37	419.29	193.52	225.07	252.08	277.82	550.69
62	141.99	180.03	209.79	235.56	436.41	194.50	237.78	266.69	283.95	572.54
63	152.13	191.15	210.89	247.47	436.93	206.20	256.38	279.27	297.46	587.47
64	155.71	197.90	226.51	258.03	460.30	215.99	268.62	299.17	312.86	612.98
65	172.30	208.60	236.15	268.09	474.78	225.40	286.43	315.16	327.06	633.28
66	195.25	241.47	267.50	296.03	537.01	254.41	317.69	351.28	371.96	698.46
67	224.12	283.43	315.64	331.67	626.29	282.38	358.70	395.89	419.48	787.50
68	261.41	321.44	355.64	392.94	708.16	317.59	389.76	441.06	476.77	880.56
69	291.52	363.47	412.72	448.42	799.16	357.30	424.39	485.48	531.50	961.37
70	322.12	411.95	449.90	509.41	887.66	382.04	460.84	523.94	586.25	1019.25
71	348.70	432.72	499.99	566.50	910.33	404.06	491.50	574.62	642.02	1037.80
72	363.69	457.00	523.20	596.58	937.37	416.79	510.44	599.77	679.53	1060.04
73	382.47	477.68	550.75	621.13	956.32	436.37	532.40	627.25	706.80	1074.11
74	401.29	497.75	574.11	650.27	982.31	452.78	550.68	647.34	732.28	1101.28
75	422.52	522.42	604.40	682.75	1013.03	474.37	576.42	674.35	763.89	1134.02
76	445.28	550.37	639.92	725.24	1054.94	494.52	602.59	709.25	802.57	1181.17
77	474.10	585.77	682.00	773.27	1095.65	520.73	636.36	750.45	846.79	1211.38
78	495.10	611.71	718.62	814.76	1128.99	541.46	663.34	783.51	886.86	1225.92
79	514.86	632.44	746.20	846.00	1136.98	556.04	682.70	807.44	916.31	1226.75
80	525.50	640.38	759.52	861.64	1138.22	563.79	691.44	819.09	927.60	1227.57
81	561.66	687.19	810.58	919.09	1216.94	599.96	738.25	870.15	985.04	1306.29
82	595.70	727.61	861.64	976.53	1291.40	634.00	778.67	921.21	1042.48	1380.76
83	631.87	772.29	912.70	1033.97	1370.12	670.17	823.35	972.27	1099.92	1459.47
84	672.29	821.22	968.02	1097.80	1450.96	710.59	872.28	1027.59	1163.75	1540.32
85	714.84	872.28	1031.84	1165.88	1544.57	753.14	923.34	1091.41	1231.83	1633.93
86	763.78	931.85	1099.92	1242.47	1648.82	802.07	982.91	1159.49	1308.42	1738.18
87	816.96	995.68	1174.39	1327.57	1759.45	855.26	1046.74	1233.96	1393.52	1848.81
88	872.28	1061.63	1250.98	1414.80	1878.59	910.58	1112.69	1310.55	1480.75	1967.95
89	929.72	1133.96	1333.95	1508.41	2001.99	968.02	1185.02	1393.52	1574.36	2091.35
90	991.42	1208.43	1423.31	1606.27	2136.02	1029.72	1259.49	1482.88	1672.23	2225.38
91	1057.37	1287.15	1514.79	1708.39	2270.06	1095.67	1338.21	1574.36	1774.35	2359.41
92	1121.20	1365.86	1608.40	1812.64	2412.60	1159.49	1416.92	1667.97	1878.59	2501.96
93	1191.41	1450.96	1706.27	1925.40	2559.40	1229.70	1502.02	1765.84	1991.35	2648.75
94	1268.00	1542.45	1814.77	2044.54	2718.96	1306.29	1593.51	1874.34	2110.49	2808.32
95	1348.84	1640.31	1929.65	2172.19	2893.42	1387.14	1691.37	1989.22	2238.14	2982.77

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

Appendix B2

Union Security Insurance Company

6034-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period

Assisted Living Facilities at 80%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	112.08	123.47	144.66	160.89	327.91	207.49	252.22	280.84	315.29	465.54
30	117.37	129.07	146.55	163.19	339.58	210.45	255.06	284.86	319.29	465.54
31	125.57	137.08	154.17	171.71	342.96	211.60	255.72	285.53	320.40	465.54
32	126.01	137.08	161.89	179.77	338.48	212.29	256.81	286.65	321.07	465.54
33	126.92	145.54	169.16	187.94	331.20	212.74	257.47	287.33	322.18	465.54
34	127.37	153.16	171.82	195.67	327.18	213.43	257.85	288.02	322.85	465.54
35	124.06	154.85	171.82	203.55	319.84	214.58	257.85	288.02	322.89	465.54
36	124.71	150.97	165.21	201.38	315.60	214.86	257.85	288.02	322.89	465.54
37	121.56	151.60	162.24	197.81	309.78	214.86	257.85	288.02	322.89	465.54
38	121.56	148.55	159.44	194.65	306.10	214.86	257.85	288.02	322.89	465.54
39	118.56	145.35	156.48	191.50	300.45	214.86	257.85	288.02	322.89	465.54
40	123.40	150.38	165.03	196.35	310.38	221.92	260.12	284.98	319.92	495.38
41	121.21	148.21	164.13	195.52	310.90	225.09	263.25	290.02	325.55	495.38
42	122.63	145.73	163.26	194.65	312.19	228.28	265.73	295.10	330.78	495.38
43	120.51	143.73	162.62	193.47	313.63	231.49	268.90	300.23	335.84	495.38
44	122.10	145.26	165.52	196.51	322.49	232.77	270.22	305.29	341.61	495.38
45	127.88	154.39	175.74	207.61	336.17	235.53	272.34	307.64	344.06	525.22
46	127.91	152.55	175.05	206.81	357.25	238.79	275.54	312.86	346.37	525.22
47	127.21	150.58	174.89	206.24	373.22	242.07	278.51	319.26	346.37	525.22
48	125.18	148.69	174.25	205.70	394.37	244.09	278.51	319.63	346.37	525.22
49	129.11	147.03	173.72	204.98	405.85	244.09	278.51	319.63	346.37	525.22
50	135.80	159.23	191.56	231.53	411.55	245.91	272.86	323.26	346.24	584.91
51	141.79	164.50	197.31	237.66	431.08	248.01	280.10	319.91	356.37	614.75
52	147.71	170.29	206.79	247.64	458.18	254.49	281.89	321.34	357.46	644.59
53	158.01	179.43	212.63	252.75	473.46	254.86	287.53	326.65	362.75	662.50
54	163.58	188.70	221.61	265.78	500.23	255.21	297.29	336.01	363.57	692.34
55	170.35	194.18	230.98	270.85	519.82	255.54	297.89	336.76	368.34	722.18
56	174.23	202.55	238.92	281.83	541.93	260.26	302.88	337.69	369.32	755.53
57	181.86	208.35	247.08	288.06	547.25	264.67	296.10	338.73	366.78	757.88
58	184.88	219.18	257.60	301.24	557.03	260.72	300.90	339.67	374.61	765.64
59	195.94	227.53	263.01	304.31	554.77	264.67	301.92	340.68	373.44	767.77
60	201.48	238.03	276.12	315.54	570.07	268.24	302.84	344.78	386.78	774.44
61	204.57	249.80	286.80	331.84	601.40	276.46	324.36	362.36	404.39	800.58
62	207.07	262.42	298.43	338.62	621.68	285.04	343.46	385.91	411.14	823.03
63	218.16	274.78	307.79	353.94	635.89	301.12	368.14	409.60	433.19	855.28
64	228.00	283.95	327.18	369.01	660.27	314.46	388.36	430.44	449.74	888.19
65	248.56	301.62	344.72	386.05	683.40	327.29	418.38	459.23	474.23	921.86
66	279.76	348.79	384.53	429.10	781.11	368.89	461.80	507.06	539.49	1021.14
67	325.44	406.25	452.62	478.16	898.08	413.72	516.25	576.41	608.54	1143.54
68	375.77	467.25	513.36	565.59	1027.45	462.88	566.00	634.22	692.08	1282.00
69	425.55	531.49	597.96	647.72	1156.68	520.34	621.31	708.54	775.11	1398.75
70	467.93	603.72	658.55	743.03	1288.82	562.64	674.32	769.54	860.05	1488.69
71	504.78	633.75	723.67	828.21	1329.24	587.73	717.32	834.03	937.08	1518.92
72	529.58	662.65	765.66	864.56	1362.42	612.36	746.52	877.32	992.17	1543.25
73	553.81	693.11	798.59	902.63	1395.23	636.12	774.12	908.75	1028.08	1570.67
74	582.90	724.27	834.80	946.11	1433.37	661.52	805.51	943.18	1069.14	1605.48
75	615.59	760.92	884.21	998.94	1475.77	690.50	839.44	987.74	1116.46	1657.17
76	653.25	806.66	938.55	1061.20	1540.03	724.40	885.23	1039.87	1175.86	1727.46
77	692.14	854.35	998.91	1133.28	1606.77	762.04	932.99	1097.78	1244.83	1781.44
78	728.24	899.43	1055.10	1196.90	1658.20	796.55	975.79	1151.24	1307.46	1802.53
79	757.54	930.46	1097.76	1247.45	1676.64	821.58	1007.04	1190.75	1354.05	1810.25
80	772.29	946.74	1121.20	1272.25	1680.74	831.86	1021.21	1208.43	1372.25	1812.64
81	825.47	1010.57	1197.79	1359.48	1795.62	885.05	1085.03	1285.02	1459.47	1927.53
82	876.54	1074.39	1272.25	1442.45	1906.25	936.11	1148.86	1359.48	1542.45	2038.16
83	929.72	1138.22	1346.72	1527.55	2021.14	989.29	1212.68	1433.94	1627.55	2153.04
84	987.17	1208.43	1429.69	1619.04	2142.41	1046.74	1282.89	1516.92	1719.03	2274.31
85	1050.99	1285.02	1519.04	1721.16	2278.57	1110.56	1359.48	1606.27	1821.15	2410.47
86	1123.33	1372.25	1621.16	1833.92	2431.75	1182.90	1446.71	1708.39	1933.91	2563.65
87	1199.92	1463.73	1729.67	1957.31	2593.44	1259.49	1538.19	1816.90	2057.30	2725.34
88	1280.76	1563.72	1846.68	2087.09	2767.89	1340.33	1638.18	1933.91	2187.08	2899.80
89	1365.86	1667.97	1967.95	2225.38	2950.86	1425.43	1742.43	2055.18	2325.37	3082.77
90	1457.35	1778.60	2097.73	2370.05	3144.46	1516.92	1853.06	2184.96	2470.04	3276.37
91	1550.96	1891.36	2231.76	2518.98	3344.45	1610.53	1965.82	2318.99	2618.97	3476.36
92	1648.82	2010.50	2370.05	2674.28	3552.95	1708.39	2084.96	2457.28	2774.28	3684.85
93	1750.94	2133.90	2514.72	2838.10	3772.08	1810.51	2208.36	2601.95	2938.10	3903.99
94	1861.57	2267.93	2672.16	3014.69	4006.11	1921.14	2342.39	2759.38	3114.68	4138.01
95	1980.71	2412.60	2842.36	3206.16	4261.41	2040.28	2487.06	2929.59	3306.15	4393.31

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

6034-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	100.07	112.58	130.19	143.40	290.28	190.20	229.29	253.84	283.23	417.79
30	104.79	117.68	131.89	145.45	300.62	192.92	231.87	257.47	286.82	417.79
31	112.11	124.98	138.75	153.04	303.60	193.97	232.47	258.08	287.82	417.79
32	112.51	124.98	145.70	160.23	299.64	194.59	233.46	259.09	288.42	417.79
33	113.32	132.70	152.24	167.51	293.20	195.01	234.06	259.70	289.42	417.79
34	113.72	139.65	154.64	174.40	289.64	195.65	234.41	260.32	290.02	417.79
35	110.77	141.19	154.64	181.42	283.13	196.70	234.41	260.32	290.06	417.79
36	111.35	137.65	148.69	179.49	279.39	196.96	234.41	260.32	290.06	417.79
37	108.53	138.22	146.01	176.31	274.23	196.96	234.41	260.32	290.06	417.79
38	108.53	135.44	143.50	173.49	270.98	196.96	234.41	260.32	290.06	417.79
39	105.86	132.52	140.83	170.69	265.97	196.96	234.41	260.32	290.06	417.79
40	111.06	137.85	145.84	175.89	276.43	199.16	232.45	253.89	288.96	441.66
41	109.09	135.86	145.05	175.16	276.90	202.00	235.24	258.38	294.04	441.66
42	110.36	133.59	144.28	174.37	278.04	204.86	237.46	262.91	298.77	441.66
43	108.45	131.75	143.71	173.31	279.33	207.75	240.29	267.48	303.34	441.66
44	109.89	133.15	146.28	176.04	287.21	208.89	241.47	271.98	308.55	441.66
45	115.89	134.60	156.63	187.25	301.56	212.55	239.66	276.36	312.78	471.51
46	115.92	132.99	156.02	186.53	320.48	215.49	242.48	281.04	314.88	471.51
47	115.28	131.28	155.88	186.02	334.80	218.45	245.09	286.79	314.88	471.51
48	113.44	129.63	155.31	185.53	353.78	220.27	245.09	287.12	314.88	471.51
49	117.01	128.18	154.84	184.89	364.07	220.27	245.09	287.12	314.88	471.51
50	124.16	144.42	172.78	203.59	362.82	219.18	248.05	288.98	308.81	519.25
51	126.46	149.88	178.70	210.38	387.97	222.17	251.12	286.98	315.25	549.10
52	132.56	152.18	184.63	220.55	404.27	229.04	253.70	289.66	322.16	567.00
53	142.59	161.49	187.40	230.12	430.41	225.46	260.14	291.34	324.34	596.84
54	144.56	167.34	196.59	239.57	446.44	226.86	261.79	297.24	326.38	620.72
55	151.43	176.52	206.10	245.23	466.23	228.16	267.67	299.34	328.30	644.59
56	159.40	178.52	211.22	253.29	489.31	233.79	269.69	301.93	331.24	678.19
57	160.47	187.85	220.00	260.30	492.02	235.26	264.93	301.09	327.22	678.70
58	164.33	195.94	231.18	270.78	495.14	233.07	267.47	303.92	333.37	679.98
59	172.29	204.78	234.49	275.17	496.61	238.20	266.81	303.58	334.47	681.90
60	175.49	212.64	242.00	287.14	505.78	236.05	269.56	303.28	348.74	683.61
61	182.87	218.96	253.60	298.04	537.87	245.36	287.96	321.40	361.17	712.65
62	186.36	231.91	268.88	303.29	555.80	258.21	307.14	345.13	366.77	733.57
63	192.32	247.90	273.59	316.53	565.66	265.11	328.70	363.05	384.10	760.25
64	202.98	255.26	290.82	330.17	588.59	279.52	349.53	384.65	402.25	792.28
65	220.32	270.62	306.72	345.84	611.46	293.33	373.32	408.21	425.17	821.66
66	253.54	313.02	345.52	382.93	698.49	330.73	412.67	455.14	479.86	910.86
67	288.60	362.17	404.97	425.65	803.55	367.75	459.26	513.07	540.60	1017.88
68	336.56	417.54	460.79	503.08	912.83	412.20	504.99	566.61	615.19	1139.55
69	375.29	476.62	529.71	576.10	1030.50	457.90	553.40	626.54	689.69	1247.19
70	417.07	539.80	583.57	658.67	1147.99	500.13	599.78	684.40	763.41	1327.98
71	451.65	565.61	644.73	738.76	1180.21	524.28	637.62	745.37	833.32	1347.94
72	472.16	587.57	682.72	772.04	1214.41	545.03	660.39	781.62	883.70	1374.69
73	495.68	615.05	709.86	804.71	1241.79	565.44	688.44	807.77	914.86	1394.59
74	521.39	643.79	744.00	843.59	1272.99	590.96	717.64	840.66	949.04	1426.36
75	548.44	678.58	786.28	887.01	1316.31	614.72	747.10	878.62	993.34	1475.48
76	581.26	714.94	831.90	943.88	1370.54	644.21	783.90	922.55	1045.21	1535.52
77	616.08	759.71	884.82	1003.98	1427.34	678.22	829.04	973.55	1102.85	1581.37
78	648.92	797.89	934.93	1059.91	1474.24	707.51	865.23	1021.45	1156.04	1599.47
79	671.36	825.81	975.28	1104.56	1485.22	728.53	893.63	1056.93	1195.29	1603.50
80	685.06	840.37	993.55	1125.45	1489.26	736.12	904.19	1070.14	1214.81	1604.14
81	731.86	897.81	1061.63	1202.04	1591.38	782.92	961.64	1138.22	1291.40	1706.27
82	778.67	953.13	1125.45	1274.38	1689.25	829.73	1016.95	1202.04	1363.74	1804.13
83	825.47	1010.57	1193.53	1350.97	1789.24	876.54	1074.39	1270.13	1440.33	1904.12
84	876.54	1072.27	1265.87	1429.69	1897.74	927.60	1136.09	1342.46	1519.04	2012.63
85	933.98	1140.35	1346.72	1521.17	2019.01	985.04	1204.17	1423.31	1610.53	2133.90
86	997.80	1216.94	1436.07	1621.16	2153.04	1048.86	1280.76	1512.66	1710.52	2267.93
87	1065.88	1299.91	1531.81	1729.67	2297.71	1116.94	1363.74	1608.40	1819.02	2412.60
88	1138.22	1387.14	1633.93	1844.55	2453.02	1189.28	1450.96	1710.52	1933.91	2567.91
89	1214.81	1480.75	1744.56	1967.95	2614.71	1265.87	1544.57	1821.15	2057.30	2729.60
90	1293.53	1578.61	1857.32	2095.60	2787.04	1344.59	1642.44	1933.91	2184.96	2901.93
91	1378.63	1678.61	1976.46	2229.63	2963.63	1429.69	1742.43	2053.05	2318.99	3078.51
92	1463.73	1782.86	2097.73	2365.79	3148.72	1514.79	1846.68	2174.32	2455.15	3263.60
93	1555.21	1893.49	2227.51	2510.47	3342.32	1606.27	1957.31	2304.10	2599.82	3457.21
94	1653.08	2012.63	2365.79	2665.77	3550.82	1704.14	2076.45	2442.38	2755.13	3665.70
95	1759.45	2140.28	2516.85	2835.97	3776.34	1810.51	2204.10	2593.44	2925.33	3891.22

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

Appendix B2

Union Security Insurance Company

6034-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	88.06	101.68	119.34	132.91	263.40	167.14	206.36	226.83	256.51	376.01
30	92.22	106.29	120.90	134.81	272.78	169.53	208.69	230.08	259.76	376.01
31	98.66	112.89	127.19	141.84	275.49	170.45	209.22	230.62	260.67	376.01
32	99.01	112.89	133.56	148.51	271.89	171.01	210.12	231.53	261.21	376.01
33	99.73	119.86	139.55	155.26	266.05	171.38	210.66	232.07	262.11	376.01
34	100.07	126.13	141.75	161.64	262.82	171.93	210.96	232.63	262.66	376.01
35	97.48	127.52	141.75	168.15	256.92	172.86	210.96	232.63	262.69	376.01
36	97.99	124.33	136.30	166.36	253.52	173.08	210.96	232.63	262.69	376.01
37	95.51	124.85	133.85	163.41	248.84	173.08	210.96	232.63	262.69	376.01
38	95.51	122.33	131.54	160.79	245.89	173.08	210.96	232.63	262.69	376.01
39	93.16	119.70	129.09	158.20	241.34	173.08	210.96	232.63	262.69	376.01
40	98.72	121.14	130.49	159.53	252.18	176.40	210.31	227.98	263.16	399.88
41	96.97	119.39	129.78	158.86	252.61	178.92	212.84	232.01	267.79	399.88
42	98.10	117.39	129.09	158.15	253.65	181.45	214.85	236.08	272.09	399.88
43	96.40	115.78	128.58	157.19	254.82	184.01	217.41	240.18	276.25	399.88
44	97.68	117.01	130.88	159.67	262.02	185.02	218.47	244.23	281.00	399.88
45	103.91	122.72	137.53	166.90	271.90	189.57	217.87	245.07	276.29	423.76
46	103.92	121.26	136.99	166.26	288.95	192.19	220.44	249.23	278.15	423.76
47	103.36	119.70	136.87	165.80	301.87	194.84	222.81	254.33	278.15	423.76
48	101.71	118.19	136.37	165.37	318.98	196.46	222.81	254.62	278.15	423.76
49	104.90	116.87	135.96	164.79	328.26	196.46	222.81	254.62	278.15	423.76
50	112.52	125.91	154.00	183.63	330.33	197.80	218.28	254.69	276.06	465.54
51	114.97	135.26	160.08	190.90	344.86	196.34	226.98	254.05	283.27	489.41
52	121.20	141.31	166.17	201.21	366.54	203.59	230.21	257.98	291.27	513.28
53	127.18	143.54	169.38	203.71	381.99	205.85	232.76	260.44	290.20	537.16
54	133.15	149.53	178.72	213.37	403.41	203.23	235.17	267.09	293.33	555.06
55	136.28	158.87	184.78	219.61	418.00	205.35	237.45	266.08	296.27	578.94
56	140.86	157.92	193.91	224.75	436.70	207.32	236.49	270.15	293.17	606.80
57	142.64	170.78	196.31	232.53	441.82	210.05	237.66	270.99	291.27	610.83
58	147.22	176.01	204.76	240.32	442.77	205.41	237.75	271.74	295.56	610.37
59	152.02	182.03	209.14	246.04	447.39	207.95	242.24	269.85	298.75	611.18
60	155.99	187.25	217.18	252.43	454.34	211.02	239.61	271.35	307.52	611.90
61	161.17	197.37	229.44	264.25	478.58	221.17	254.86	289.89	321.04	633.98
62	165.66	210.55	239.33	273.84	498.16	228.03	274.11	307.48	331.28	657.53
63	172.23	218.03	245.09	282.00	507.15	238.93	292.54	325.82	343.67	678.18
64	180.73	226.58	260.06	294.10	528.22	247.75	310.69	341.91	357.56	708.88
65	197.72	242.43	274.15	308.31	546.72	262.45	334.70	366.18	378.84	733.48
66	224.39	280.22	309.29	344.91	627.14	295.75	370.09	406.26	428.75	812.83
67	257.90	324.37	360.31	381.42	716.89	328.35	412.33	456.06	484.47	908.97
68	297.35	374.46	411.31	452.47	818.68	364.89	454.15	505.44	550.59	1018.69
69	335.08	425.19	474.47	520.04	921.14	409.33	492.29	560.93	616.92	1112.94
70	372.99	479.43	521.63	590.53	1024.23	448.03	535.39	609.08	682.88	1184.19
71	398.51	504.28	575.65	659.26	1055.34	464.17	567.88	663.28	745.78	1204.80
72	421.12	528.81	606.15	689.10	1085.38	487.32	590.20	695.48	788.00	1228.60
73	440.60	549.49	636.43	719.04	1109.76	503.98	611.95	722.10	816.95	1243.16
74	465.73	578.22	664.91	752.79	1139.34	526.28	641.48	749.86	849.45	1273.77
75	489.67	607.60	699.53	791.87	1175.62	547.35	668.76	783.48	887.01	1315.71
76	517.27	639.40	743.91	839.90	1221.50	574.71	698.58	823.90	930.55	1367.20
77	547.62	675.29	791.01	894.96	1272.37	604.55	735.24	867.07	983.70	1408.71
78	576.82	710.84	833.99	944.54	1310.43	628.10	769.09	908.49	1031.07	1421.47
79	596.51	734.81	866.41	982.09	1321.48	646.83	793.83	938.99	1063.74	1426.61
80	608.47	746.76	882.92	999.93	1325.44	653.15	804.20	951.00	1078.65	1427.56
81	651.02	797.82	944.62	1068.01	1414.80	695.70	855.26	1012.70	1146.73	1516.92
82	691.44	848.88	1002.06	1133.96	1502.02	736.12	906.32	1070.14	1212.68	1604.14
83	733.99	899.94	1061.63	1199.92	1591.38	778.67	957.38	1129.71	1278.64	1693.50
84	778.67	953.13	1125.45	1272.25	1687.12	823.35	1010.57	1193.53	1350.97	1789.24
85	829.73	1014.82	1197.79	1353.10	1795.62	874.41	1072.27	1265.87	1431.82	1897.74
86	887.17	1082.90	1278.64	1442.45	1916.89	931.85	1140.35	1346.72	1521.17	2019.01
87	946.74	1157.37	1363.74	1540.32	2044.54	991.42	1214.81	1431.82	1619.04	2146.66
88	1010.57	1236.08	1455.22	1642.44	2182.83	1055.25	1293.53	1523.30	1721.16	2284.95
89	1078.65	1316.93	1553.08	1750.94	2327.50	1123.33	1374.37	1621.16	1829.66	2429.62
90	1150.98	1404.16	1653.08	1865.83	2480.68	1195.66	1461.60	1721.16	1944.55	2582.80
91	1225.45	1495.64	1759.45	1982.84	2638.12	1270.13	1553.08	1827.53	2061.56	2740.24
92	1302.04	1587.12	1867.96	2106.24	2801.93	1346.72	1644.57	1936.04	2184.96	2904.05
93	1382.88	1684.99	1982.84	2233.89	2974.26	1427.56	1742.43	2050.92	2312.61	3076.38
94	1470.11	1791.37	2106.24	2372.18	3159.36	1514.79	1848.81	2174.32	2450.89	3261.48
95	1565.85	1906.25	2242.40	2525.36	3361.47	1610.53	1963.69	2310.48	2604.08	3463.59

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

Appendix B2

Union Security Insurance Company

6034-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 80%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	84.06	94.42	112.11	122.42	247.27	155.62	189.17	210.63	235.13	346.17
30	88.03	98.70	113.57	124.17	256.08	157.84	191.30	213.65	238.11	346.17
31	94.18	104.82	119.48	130.65	258.62	158.70	191.79	214.15	238.94	346.17
32	94.51	104.82	125.46	136.78	255.25	159.21	192.61	214.99	239.44	346.17
33	95.19	111.30	131.10	143.00	249.76	159.56	193.10	215.49	240.27	346.17
34	95.52	117.12	133.16	148.88	246.73	160.07	193.38	216.01	240.77	346.17
35	93.05	118.41	133.16	154.87	241.19	160.93	193.38	216.01	240.80	346.17
36	93.53	115.45	128.04	153.23	238.00	161.15	193.38	216.01	240.80	346.17
37	91.17	115.93	125.73	150.51	233.60	161.15	193.38	216.01	240.80	346.17
38	91.17	113.59	123.57	148.10	230.83	161.15	193.38	216.01	240.80	346.17
39	88.92	111.15	121.27	145.71	226.57	161.15	193.38	216.01	240.80	346.17
40	90.50	112.79	122.82	147.26	237.63	165.02	193.71	217.62	242.52	370.04
41	88.89	111.16	122.15	146.64	238.03	167.37	196.04	221.47	246.79	370.04
42	89.93	109.30	121.50	145.99	239.02	169.74	197.89	225.35	250.75	370.04
43	88.37	107.80	121.02	145.10	240.12	172.13	200.25	229.26	254.59	370.04
44	89.54	108.94	123.18	147.38	246.90	173.08	201.23	233.13	258.96	370.04
45	95.91	114.80	129.89	158.76	252.13	178.08	201.53	229.43	260.65	387.95
46	95.93	113.43	129.38	158.15	267.94	180.55	203.90	233.32	262.40	387.95
47	95.41	111.97	129.27	157.71	279.91	183.03	206.10	238.09	262.40	387.95
48	93.88	110.56	128.80	157.30	295.78	184.55	206.10	238.37	262.40	387.95
49	96.83	109.33	128.40	156.75	304.39	184.55	206.10	238.37	262.40	387.95
50	100.88	118.50	142.73	171.65	308.67	176.41	203.40	235.10	257.34	435.70
51	103.47	124.29	148.92	179.22	323.31	180.84	207.66	239.93	264.99	453.60
52	109.84	130.44	155.09	185.73	339.59	188.32	211.42	239.88	264.79	477.47
53	115.61	132.78	158.57	192.39	355.09	186.25	214.50	242.78	268.86	495.38
54	121.74	138.85	168.00	198.40	376.52	189.05	217.42	249.85	272.67	513.28
55	124.93	144.75	170.57	201.31	391.21	187.09	220.18	249.45	272.25	537.16
56	133.45	147.62	176.59	206.91	405.13	194.09	219.90	250.28	270.32	559.21
57	131.94	157.11	186.15	215.18	411.69	193.25	218.18	252.17	269.69	565.58
58	136.95	162.73	188.25	223.39	414.20	189.61	222.89	250.28	274.94	562.19
59	141.89	169.02	193.30	226.61	411.60	192.83	221.18	249.61	272.78	565.72
60	146.24	174.56	201.66	233.50	420.05	196.71	222.97	252.20	285.33	564.10
61	148.78	181.95	211.33	245.81	444.70	200.44	238.31	267.83	296.34	587.71
62	153.82	195.29	221.61	250.28	461.11	211.27	254.30	285.51	304.66	603.85
63	160.75	203.10	227.99	264.73	468.14	219.29	272.82	300.99	317.68	626.34
64	166.83	209.37	240.49	271.90	490.49	231.87	288.04	317.49	329.62	650.50
65	183.60	225.51	252.43	286.86	507.15	243.93	312.17	336.17	348.86	677.37
66	206.91	259.36	284.22	317.75	578.32	270.31	343.89	372.66	397.52	751.56
67	239.48	302.33	333.51	353.78	661.74	305.36	382.16	421.22	449.02	837.76
68	277.75	344.64	380.38	416.75	757.28	341.24	416.87	466.81	507.53	940.99
69	311.63	394.33	438.72	476.45	849.64	378.11	454.94	518.29	566.30	1026.33
70	345.86	443.92	482.51	545.11	943.14	409.83	491.34	563.24	628.12	1091.14
71	371.94	466.80	532.89	609.56	978.81	430.78	528.03	614.03	687.41	1113.35
72	389.21	489.64	561.49	634.86	1001.89	448.85	548.73	641.24	727.38	1131.21
73	406.95	508.90	587.47	663.97	1027.69	464.03	566.05	667.03	752.70	1151.59
74	427.65	533.52	615.12	694.21	1052.47	485.12	588.76	691.28	782.08	1177.57
75	450.50	559.33	646.37	730.31	1084.94	505.25	615.59	721.92	817.06	1212.34
76	477.27	590.83	687.92	773.24	1127.99	529.27	645.25	759.91	858.56	1263.85
77	504.52	624.14	730.17	823.97	1171.77	556.29	679.46	801.15	905.10	1299.08
78	531.16	655.23	769.09	870.04	1207.11	577.56	711.41	836.39	949.35	1308.65
79	551.15	677.94	798.37	904.97	1217.70	594.63	732.60	864.15	979.82	1311.74
80	559.54	687.19	814.84	921.21	1219.06	602.09	740.37	876.54	991.42	1312.68
81	599.96	736.12	870.15	985.04	1302.04	642.51	789.31	931.85	1055.25	1395.65
82	636.13	780.80	923.34	1044.61	1382.88	678.68	833.99	985.04	1114.82	1476.49
83	676.55	827.60	978.66	1106.31	1465.86	719.10	880.79	1040.35	1176.51	1559.47
84	716.97	878.66	1038.23	1172.26	1553.08	759.52	931.85	1099.92	1242.47	1646.69
85	763.78	936.11	1104.18	1246.72	1653.08	806.33	989.29	1165.88	1316.93	1746.69
86	816.96	997.80	1176.51	1329.70	1763.71	859.52	1050.99	1238.21	1399.90	1857.32
87	872.28	1065.88	1257.36	1416.92	1882.85	914.83	1119.07	1319.06	1487.13	1976.46
88	931.85	1138.22	1340.33	1512.66	2008.37	974.40	1191.41	1402.03	1582.87	2101.98
89	993.55	1214.81	1429.69	1612.65	2142.41	1036.10	1268.00	1491.39	1682.86	2236.02
90	1061.63	1293.53	1523.30	1716.90	2282.82	1104.18	1346.72	1585.00	1787.11	2376.43
91	1129.71	1376.50	1621.16	1825.41	2429.62	1172.26	1429.69	1682.86	1895.61	2523.23
92	1199.92	1463.73	1721.16	1938.16	2578.55	1242.47	1516.92	1782.86	2008.37	2672.16
93	1274.38	1553.08	1827.53	2057.30	2738.11	1316.93	1606.27	1889.23	2127.51	2831.72
94	1355.23	1650.95	1940.29	2184.96	2908.31	1397.78	1704.14	2001.99	2255.16	3001.92
95	1442.45	1757.33	2065.81	2325.37	3095.53	1485.00	1810.51	2127.51	2395.58	3189.14

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

6034-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	92.07	105.31	122.96	136.41	274.15	172.91	217.83	237.63	267.20	393.92
30	96.41	110.09	124.57	138.36	283.91	175.38	220.28	241.04	270.58	393.92
31	103.15	116.92	131.05	145.58	286.74	176.33	220.85	241.60	271.53	393.92
32	103.51	116.92	137.60	152.41	282.99	176.90	221.79	242.55	272.09	393.92
33	104.26	124.14	143.78	159.34	276.91	177.29	222.36	243.12	273.03	393.92
34	104.62	130.64	146.05	165.90	273.55	177.86	222.68	243.71	273.60	393.92
35	101.91	132.08	146.05	172.57	267.40	178.82	222.68	243.71	273.64	393.92
36	102.44	128.77	140.43	170.74	263.86	179.05	222.68	243.71	273.64	393.92
37	99.85	129.31	137.90	167.71	258.99	179.05	222.68	243.71	273.64	393.92
38	99.85	126.70	135.53	165.03	255.92	179.05	222.68	243.71	273.64	393.92
39	97.39	123.97	133.01	162.36	251.19	179.05	222.68	243.71	273.64	393.92
40	102.84	129.49	138.17	167.71	261.88	187.78	221.38	243.53	273.48	417.79
41	101.01	127.63	137.41	167.01	262.32	190.46	224.04	247.83	278.29	417.79
42	102.19	125.49	136.69	166.26	263.41	193.16	226.16	252.18	282.76	417.79
43	100.42	123.77	136.15	165.25	264.62	195.88	228.85	256.56	287.09	417.79
44	101.75	125.08	138.58	167.85	272.10	196.96	229.97	260.88	292.02	417.79
45	107.90	130.64	148.99	175.04	286.73	201.06	228.76	260.72	291.93	447.63
46	107.92	129.08	148.41	174.37	304.72	203.84	231.46	265.14	293.89	447.63
47	107.33	127.42	148.27	173.89	318.33	206.65	233.95	270.56	293.89	447.63
48	105.62	125.81	147.74	173.43	336.38	208.37	233.95	270.87	293.89	447.63
49	108.94	124.41	147.29	172.83	346.17	208.37	233.95	270.87	293.89	447.63
50	116.40	133.31	161.51	199.60	351.99	208.49	233.17	274.28	294.77	495.38
51	122.63	138.91	167.53	198.70	366.42	211.84	241.46	272.87	301.55	525.22
52	124.99	144.93	177.25	208.95	388.10	213.77	239.61	271.56	304.50	549.10
53	134.88	150.72	183.80	215.03	403.51	215.65	241.89	278.09	307.27	561.03
54	140.76	160.21	185.87	228.34	424.93	217.41	252.92	284.32	309.86	584.91
55	143.86	165.93	195.44	230.59	439.44	219.04	254.72	286.87	312.28	614.75
56	148.28	171.65	204.29	242.59	457.74	224.97	257.24	290.01	316.01	642.50
57	153.33	177.61	209.85	242.94	466.92	226.86	249.35	286.04	312.84	644.76
58	157.49	189.30	221.27	253.86	476.09	221.21	256.32	289.62	316.18	653.21
59	165.53	191.78	224.99	258.98	474.24	223.08	256.28	290.09	318.24	651.59
60	168.99	203.12	232.69	271.37	484.35	225.32	259.57	290.51	329.71	659.71
61	173.57	212.79	244.54	282.68	512.46	234.99	274.72	308.79	345.74	680.26
62	174.53	225.81	254.11	288.56	526.98	241.45	293.93	326.30	349.02	697.78
63	186.58	232.96	262.19	299.26	538.36	258.57	312.26	350.64	366.77	725.69
64	194.63	240.92	279.64	313.52	562.18	266.81	330.11	366.33	382.70	754.75
65	209.02	250.88	293.15	327.07	582.68	277.89	350.79	387.20	403.37	781.58
66	236.05	295.13	328.80	366.64	664.70	311.65	389.75	433.75	459.98	870.01
67	276.32	343.27	384.13	406.30	764.16	351.33	439.15	490.90	516.97	975.99
68	316.96	397.66	439.14	479.26	871.90	391.92	481.27	540.86	587.50	1087.75
69	361.89	452.62	510.21	551.18	980.03	444.02	526.24	603.57	658.05	1186.56
70	400.11	511.39	557.49	632.71	1092.51	475.81	569.28	651.65	727.98	1264.54
71	428.40	538.35	615.12	705.64	1131.87	500.90	611.05	709.25	797.66	1292.28
72	449.83	564.72	650.81	733.76	1161.28	519.38	634.86	746.52	842.23	1314.76
73	471.20	586.95	676.20	768.00	1188.26	540.86	657.85	771.06	875.09	1338.24
74	495.02	616.97	708.85	805.51	1219.53	561.56	685.42	799.65	910.96	1363.33
75	523.25	644.51	752.70	847.84	1253.78	586.65	713.53	842.24	948.57	1406.56
76	554.60	685.26	797.24	901.22	1309.17	614.81	751.91	885.23	999.88	1467.60
77	588.19	726.45	846.79	963.41	1364.81	647.73	793.55	932.99	1057.22	1512.85
78	617.68	764.04	896.48	1016.65	1408.72	676.23	829.18	978.19	1110.38	1531.78
79	644.14	791.69	932.19	1059.20	1425.26	699.03	857.34	1011.57	1149.93	1539.17
80	657.40	806.33	953.13	1080.78	1427.56	706.33	868.03	1027.59	1165.88	1540.32
81	702.08	859.52	1016.95	1155.24	1525.43	751.01	921.21	1091.41	1240.34	1638.18
82	746.76	914.83	1080.78	1225.45	1621.16	795.69	976.53	1155.24	1310.55	1733.92
83	791.43	968.02	1144.60	1297.78	1716.90	840.37	1029.72	1219.06	1382.88	1829.66
84	840.37	1027.59	1214.81	1376.50	1821.15	889.30	1089.29	1289.27	1461.60	1933.91
85	893.56	1093.54	1291.40	1461.60	1936.04	942.49	1155.24	1365.86	1546.70	2048.79
86	955.25	1168.00	1376.50	1557.34	2065.81	1004.19	1229.70	1450.96	1642.44	2178.57
87	1021.21	1244.59	1470.11	1663.71	2204.10	1070.14	1306.29	1544.57	1748.82	2316.86
88	1089.29	1329.70	1567.98	1774.35	2353.03	1138.22	1391.39	1642.44	1859.45	2465.79
89	1161.62	1419.05	1672.23	1891.36	2508.34	1210.55	1480.75	1746.69	1976.46	2621.10
90	1240.34	1512.66	1782.86	2014.75	2672.16	1289.27	1574.36	1857.32	2099.86	2784.91
91	1319.06	1608.40	1895.61	2140.28	2842.36	1367.99	1670.10	1970.08	2225.38	2955.12
92	1402.03	1710.52	2014.75	2272.18	3018.94	1450.96	1772.22	2089.22	2357.28	3131.70
93	1489.26	1814.77	2136.02	2412.60	3206.16	1538.19	1876.47	2210.49	2497.70	3318.92
94	1582.87	1929.65	2270.06	2561.53	3404.02	1631.80	1991.35	2344.52	2646.63	3516.78
95	1684.99	2050.92	2414.73	2725.34	3621.03	1733.92	2112.62	2489.19	2810.44	3733.78

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

Appendix B2

Union Security Insurance Company

6034-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	88.06	94.42	112.11	122.42	247.27	161.38	194.90	216.03	240.48	352.14
30	92.22	98.70	113.57	124.17	256.08	163.69	197.09	219.12	243.53	352.14
31	98.66	104.82	119.48	130.65	258.62	164.58	197.60	219.64	244.37	352.14
32	99.01	104.82	125.46	136.78	255.25	165.11	198.44	220.50	244.88	352.14
33	99.73	111.30	131.10	143.00	249.76	165.47	198.95	221.02	245.73	352.14
34	100.07	117.12	133.16	148.88	246.73	166.00	199.24	221.55	246.24	352.14
35	97.48	118.41	133.16	154.87	241.19	166.89	199.24	221.55	246.27	352.14
36	97.99	115.45	128.04	153.23	238.00	167.12	199.24	221.55	246.27	352.14
37	95.51	115.93	125.73	150.51	233.60	167.12	199.24	221.55	246.27	352.14
38	95.51	113.59	123.57	148.10	230.83	167.12	199.24	221.55	246.27	352.14
39	93.16	111.15	121.27	145.71	226.57	167.12	199.24	221.55	246.27	352.14
40	94.61	116.96	126.65	147.26	237.63	165.02	199.24	217.62	247.68	376.01
41	92.93	115.28	125.96	146.64	238.03	167.37	201.64	221.47	252.04	376.01
42	94.01	113.35	125.30	145.99	239.02	169.74	203.54	225.35	256.09	376.01
43	92.39	111.79	124.80	145.10	240.12	172.13	205.97	229.26	260.00	376.01
44	93.61	112.98	127.03	147.38	246.90	173.08	206.98	233.13	264.47	376.01
45	95.91	114.80	133.71	158.76	252.13	178.08	206.98	234.64	265.87	399.88
46	95.93	113.43	133.19	158.15	267.94	180.55	209.41	238.62	267.65	399.88
47	95.41	111.97	133.07	157.71	279.91	183.03	211.67	243.50	267.65	399.88
48	93.88	110.56	132.58	157.30	295.78	184.55	211.67	243.78	267.65	399.88
49	96.83	109.33	132.18	156.75	304.39	184.55	211.67	243.78	267.65	399.88
50	104.76	122.20	146.49	171.65	308.67	187.10	208.36	244.90	262.02	441.66
51	107.30	127.95	152.64	179.22	328.70	191.17	212.49	244.64	269.56	465.54
52	113.63	130.44	155.09	189.60	344.98	198.50	216.12	244.40	273.61	483.44
53	123.32	136.37	158.57	192.39	365.85	196.05	223.63	247.19	273.13	507.32
54	121.74	142.41	168.00	202.14	376.52	189.05	226.30	254.16	276.81	525.22
55	128.71	148.28	177.68	208.63	396.57	191.66	224.50	257.77	280.26	549.10
56	137.16	151.05	180.05	214.05	415.65	198.50	228.20	254.26	281.75	577.06
57	139.07	160.53	186.15	222.12	421.74	201.65	225.97	255.93	276.88	576.89
58	136.95	166.05	194.85	230.16	418.96	197.51	226.60	257.44	281.81	578.25
59	145.27	175.52	199.64	236.32	420.55	204.17	228.20	259.73	285.76	580.88
60	149.49	177.73	207.87	242.97	432.91	203.87	226.30	258.59	294.84	583.22
61	154.98	185.04	217.37	255.03	457.40	207.35	244.93	274.13	308.69	606.22
62	159.74	198.34	227.52	256.17	473.46	221.33	264.20	291.79	310.57	626.22
63	163.62	212.06	233.69	270.49	479.84	222.56	279.39	310.30	329.23	647.94
64	172.39	215.11	246.08	283.00	501.81	238.23	297.75	326.65	343.59	675.52
65	186.42	231.15	260.58	294.90	521.54	247.01	318.61	345.17	362.49	697.41
66	215.65	268.30	295.36	325.90	593.34	279.85	350.44	387.93	406.03	776.07
67	245.62	308.63	345.42	362.08	685.38	315.22	392.22	437.06	460.84	867.08
68	287.55	354.58	392.75	425.68	777.75	351.38	427.04	479.69	522.91	971.21
69	318.33	404.62	451.72	492.02	874.87	388.52	471.92	534.69	588.45	1056.64
70	356.03	454.57	495.55	558.08	973.02	423.72	504.90	582.89	644.23	1120.75
71	385.23	480.43	549.33	626.13	1002.98	447.47	541.31	633.73	706.87	1145.16
72	401.97	499.43	580.63	657.20	1032.25	461.67	561.49	666.77	752.90	1168.67
73	419.19	524.51	602.77	682.32	1056.23	479.40	584.41	685.38	777.18	1186.81
74	442.30	545.44	632.69	714.71	1082.54	502.76	609.26	714.71	805.51	1210.75
75	467.29	579.21	668.76	755.50	1119.34	522.09	635.18	747.10	845.04	1253.06
76	493.27	607.02	706.58	802.57	1165.98	547.98	666.59	783.90	887.89	1305.19
77	524.81	647.16	750.45	854.40	1212.56	576.61	704.81	826.51	938.06	1342.93
78	550.38	679.41	795.53	901.28	1254.99	601.62	735.45	867.63	983.00	1361.30
79	571.56	700.69	830.12	938.99	1263.82	619.59	759.81	898.17	1016.11	1364.58
80	582.94	714.84	844.62	957.38	1265.87	625.49	770.16	910.58	1031.84	1363.74
81	623.36	763.78	902.07	1023.33	1353.10	665.91	819.09	968.02	1097.80	1450.96
82	661.66	810.58	955.25	1082.90	1436.07	704.21	865.90	1021.21	1157.37	1533.94
83	702.08	859.52	1014.82	1148.86	1521.17	744.63	914.83	1080.78	1223.32	1619.04
84	746.76	910.58	1074.39	1214.81	1612.65	789.31	965.89	1140.35	1289.27	1710.52
85	793.56	970.15	1144.60	1293.53	1716.90	836.11	1025.46	1210.55	1367.99	1814.77
86	848.88	1033.97	1219.06	1378.63	1829.66	891.43	1089.29	1285.02	1453.09	1927.53
87	906.32	1104.18	1302.04	1470.11	1953.06	948.87	1159.49	1367.99	1544.57	2050.92
88	968.02	1178.64	1389.27	1567.98	2084.96	1010.57	1233.96	1455.22	1642.44	2182.83
89	1033.97	1259.49	1482.88	1674.35	2223.25	1076.52	1314.80	1548.83	1748.82	2321.12
90	1099.92	1342.46	1578.61	1782.86	2370.05	1142.47	1397.78	1644.57	1857.32	2467.91
91	1172.26	1427.56	1678.61	1895.61	2518.98	1214.81	1482.88	1744.56	1970.08	2616.84
92	1244.59	1514.79	1782.86	2010.50	2676.41	1287.15	1570.10	1848.81	2084.96	2774.28
93	1323.31	1610.53	1893.49	2133.90	2840.23	1365.86	1665.84	1959.44	2208.36	2938.10
94	1406.29	1710.52	2010.50	2265.80	3018.94	1448.84	1765.84	2076.45	2340.26	3116.81
95	1495.64	1819.02	2138.15	2410.47	3210.42	1538.19	1874.34	2204.10	2484.93	3308.28

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

Appendix B2

Union Security Insurance Company

6034-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	76.06	83.52	101.26	115.42	225.77	144.09	171.97	194.43	219.10	322.30
30	79.64	87.31	102.58	117.07	233.81	146.15	173.90	197.21	221.88	322.30
31	85.21	92.73	107.92	123.18	236.14	146.94	174.35	197.68	222.65	322.30
32	85.51	92.73	113.32	128.97	233.05	147.42	175.10	198.45	223.12	322.30
33	86.13	98.45	118.41	134.83	228.04	147.74	175.55	198.92	223.89	322.30
34	86.43	103.61	120.28	140.37	225.27	148.22	175.80	199.40	224.35	322.30
35	84.18	104.75	120.28	146.02	220.21	149.01	175.80	199.40	224.38	322.30
36	84.63	102.13	115.65	144.47	217.30	149.21	175.80	199.40	224.38	322.30
37	82.49	102.55	113.57	141.91	213.29	149.21	175.80	199.40	224.38	322.30
38	82.49	100.49	111.61	139.64	210.76	149.21	175.80	199.40	224.38	322.30
39	80.45	98.32	109.53	137.38	206.87	149.21	175.80	199.40	224.38	322.30
40	86.38	100.25	111.30	134.99	213.38	153.64	177.11	196.89	221.88	340.20
41	84.85	98.81	110.69	134.42	213.75	155.83	179.23	200.38	225.78	340.20
42	85.84	97.15	110.11	133.82	214.63	158.04	180.93	203.89	229.41	340.20
43	84.35	95.82	109.67	133.01	215.62	160.26	183.08	207.43	232.92	340.20
44	85.47	96.84	111.63	135.10	221.71	161.15	183.98	210.93	236.92	340.20
45	91.92	102.93	118.43	142.48	232.35	160.85	185.19	208.57	234.59	358.11
46	91.93	101.70	117.97	141.93	246.92	163.07	187.37	212.11	236.16	358.11
47	91.43	100.39	117.86	141.54	257.96	165.32	189.39	216.45	236.16	358.11
48	89.97	99.13	117.43	141.17	272.58	166.69	189.39	216.70	236.16	358.11
49	92.80	98.02	117.07	140.67	280.52	166.69	189.39	216.70	236.16	358.11
50	93.12	107.39	131.46	155.69	276.17	165.72	188.52	215.51	233.95	393.92
51	95.81	116.98	134.02	163.63	290.98	165.34	193.17	216.41	242.15	417.79
52	102.26	119.57	140.32	170.25	312.64	173.05	192.62	221.77	247.13	435.70
53	107.91	122.01	144.15	173.53	322.81	176.44	196.25	225.12	247.52	453.60
54	114.13	128.17	150.12	183.42	344.25	174.87	199.67	224.01	252.02	471.51
55	117.36	134.16	156.35	186.67	359.05	177.97	202.91	224.51	248.23	495.38
56	118.62	133.89	166.20	189.07	368.30	176.44	203.30	230.42	247.48	517.57
57	121.24	143.45	165.85	197.83	376.55	176.44	202.59	229.58	248.12	520.33
58	126.67	149.44	175.04	203.08	376.11	173.81	204.32	232.41	250.88	519.35
59	131.75	152.77	180.62	210.43	380.28	177.71	203.62	229.37	256.54	520.26
60	129.99	158.69	183.05	217.72	385.76	178.83	203.00	229.85	263.14	521.07
61	136.38	169.62	196.23	227.37	406.58	190.07	218.45	248.93	274.74	541.43
62	139.03	176.98	203.88	232.62	424.06	191.15	231.18	260.41	280.99	559.12
63	146.39	185.18	210.89	241.71	429.12	202.93	249.81	279.27	294.57	574.51
64	155.71	192.17	220.91	249.71	448.99	212.82	262.15	290.01	304.48	600.47
65	169.47	205.78	233.43	262.73	463.99	222.31	283.21	309.16	321.61	617.25
66	189.42	238.49	261.92	293.31	533.26	251.23	314.42	345.17	366.28	694.37
67	217.98	277.14	306.71	326.14	610.54	279.10	351.99	386.39	413.57	770.74
68	254.87	318.13	349.46	384.01	695.88	310.84	386.37	431.40	467.54	867.61
69	284.82	360.04	402.97	442.19	782.34	350.36	417.60	475.64	522.01	948.38
70	315.34	408.40	443.38	502.92	870.59	375.09	450.68	517.39	579.81	1006.56
71	338.73	429.32	490.12	563.18	898.25	394.04	484.85	564.77	635.53	1025.87
72	357.31	450.47	513.63	587.01	922.19	413.58	500.87	590.20	669.96	1045.06
73	373.29	468.31	541.58	611.95	942.04	427.15	520.16	615.01	694.56	1056.51
74	395.43	491.79	565.32	641.48	968.94	446.90	544.82	638.55	723.50	1081.38
75	414.12	516.75	596.00	671.55	1000.52	463.14	568.02	665.96	752.70	1118.36
76	439.95	542.27	631.92	714.58	1037.40	489.17	591.93	701.25	789.24	1160.50
77	466.49	575.54	674.39	760.59	1082.06	515.65	626.22	737.77	834.11	1197.67
78	490.30	604.46	709.01	802.74	1113.87	534.24	653.73	771.50	877.25	1208.37
79	508.05	625.61	734.86	834.66	1123.14	551.50	675.89	798.37	904.97	1212.96
80	516.99	634.00	751.01	851.01	1127.58	555.28	682.93	808.45	916.96	1212.68
81	553.15	676.55	802.07	908.45	1204.17	591.45	725.48	859.52	974.40	1289.27
82	589.32	721.23	851.01	963.76	1278.64	627.62	770.16	908.45	1029.72	1363.74
83	625.49	763.78	902.07	1021.21	1353.10	663.78	812.71	959.51	1087.16	1438.20
84	661.66	808.45	957.38	1082.90	1436.07	699.95	857.39	1014.82	1148.86	1521.17
85	706.33	861.64	1019.08	1150.98	1527.55	744.63	910.58	1076.52	1216.94	1612.65
86	755.27	919.09	1087.16	1227.57	1629.67	793.56	968.02	1144.60	1293.53	1714.78
87	806.33	982.91	1159.49	1310.55	1738.18	844.62	1031.84	1216.94	1376.50	1823.28
88	859.52	1050.99	1236.08	1397.78	1857.32	897.81	1099.92	1293.53	1463.73	1942.42
89	916.96	1119.07	1321.19	1489.26	1978.59	955.25	1168.00	1378.63	1555.21	2063.69
90	978.66	1193.53	1406.29	1587.12	2110.49	1016.95	1242.47	1463.73	1653.08	2195.59
91	1042.48	1270.13	1495.64	1687.12	2244.53	1080.78	1319.06	1553.08	1753.07	2329.63
92	1106.31	1348.84	1587.12	1791.37	2382.81	1144.60	1397.78	1644.57	1857.32	2467.91
93	1176.51	1431.82	1684.99	1899.87	2529.61	1214.81	1480.75	1742.43	1965.82	2614.71
94	1250.98	1521.17	1791.37	2016.88	2687.05	1289.27	1570.10	1848.81	2082.83	2772.15
95	1331.82	1619.04	1906.25	2146.66	2859.38	1370.12	1667.97	1963.69	2212.61	2944.48

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

Appendix B2

Union Security Insurance Company

6034-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	72.05	83.52	94.03	104.93	209.64	132.56	160.50	178.23	203.07	298.42
30	75.45	87.31	95.26	106.43	217.11	134.46	162.31	180.78	205.64	298.42
31	80.72	92.73	100.21	111.98	219.27	135.19	162.73	181.20	206.36	298.42
32	81.01	92.73	105.23	117.24	216.41	135.63	163.42	181.91	206.79	298.42
33	81.59	98.45	109.95	122.57	211.75	135.92	163.84	182.34	207.51	298.42
34	81.88	103.61	111.69	127.61	209.18	136.36	164.08	182.78	207.94	298.42
35	79.75	104.75	111.69	132.75	204.49	137.09	164.08	182.78	207.97	298.42
36	80.17	102.13	107.39	131.34	201.78	137.27	164.08	182.78	207.97	298.42
37	78.15	102.55	105.45	129.01	198.05	137.27	164.08	182.78	207.97	298.42
38	78.15	100.49	103.64	126.94	195.71	137.27	164.08	182.78	207.97	298.42
39	76.22	98.32	101.71	124.89	192.09	137.27	164.08	182.78	207.97	298.42
40	78.16	96.08	103.63	126.81	203.68	142.26	160.50	186.53	206.40	316.33
41	76.77	94.69	103.06	126.28	204.03	144.29	162.43	189.83	210.03	316.33
42	77.66	93.11	102.51	125.71	204.87	146.33	163.96	193.16	213.41	316.33
43	76.32	91.83	102.11	124.95	205.82	148.39	165.92	196.51	216.67	316.33
44	77.33	92.80	103.93	126.91	211.63	149.21	166.73	199.83	220.39	316.33
45	83.92	95.01	110.79	134.33	212.58	155.10	168.85	198.14	218.95	328.26
46	83.94	93.88	110.36	133.82	225.91	157.25	170.84	201.50	220.42	328.26
47	83.48	92.67	110.26	133.45	236.01	159.41	172.68	205.62	220.42	328.26
48	82.15	91.50	109.86	133.10	249.38	160.74	172.68	205.86	220.42	328.26
49	84.73	90.48	109.52	132.64	256.64	160.74	172.68	205.86	220.42	328.26
50	89.24	99.98	123.95	143.71	265.34	149.68	173.64	200.82	219.91	370.04
51	88.14	106.01	126.58	151.94	274.81	149.84	178.68	202.30	228.44	381.98
52	90.90	112.32	132.94	158.64	285.69	157.78	183.23	203.67	225.07	405.85
53	96.35	114.83	133.34	162.21	301.29	156.84	182.56	207.47	226.18	423.76
54	102.72	117.49	142.97	168.45	322.73	160.69	181.92	215.39	231.36	441.66
55	106.00	123.57	145.69	172.03	332.26	159.71	185.64	216.19	232.21	453.60
56	114.92	127.02	148.89	178.37	347.25	167.62	186.71	210.56	232.25	475.92
57	110.54	133.20	159.08	183.94	351.45	163.84	187.01	214.53	230.14	480.74
58	116.40	136.16	158.52	189.55	352.31	161.96	189.46	210.95	233.70	481.87
59	121.62	143.02	164.78	191.00	348.97	166.36	189.58	212.51	230.56	479.85
60	123.49	149.17	170.64	198.79	360.04	164.52	189.69	213.89	237.77	482.83
61	127.08	154.20	178.12	208.94	381.17	169.33	201.90	226.87	250.04	499.78
62	130.16	167.83	189.10	214.95	391.12	181.09	217.97	244.73	260.29	514.39
63	134.91	173.23	193.79	224.45	397.92	186.56	230.09	254.45	268.58	531.31
64	141.81	177.82	206.93	233.06	415.03	196.93	245.96	271.70	282.13	550.43
65	155.35	191.69	217.15	243.96	431.62	203.79	263.90	285.14	297.08	573.16
66	177.77	220.60	242.42	271.58	491.95	228.97	291.49	317.68	337.89	641.27
67	202.63	255.09	282.88	298.51	559.33	259.40	325.17	357.88	381.08	712.10
68	235.27	294.93	324.72	354.24	646.76	290.56	355.87	399.20	430.63	802.87
69	264.71	332.61	370.47	404.82	723.45	319.14	387.04	439.56	480.88	874.76
70	291.61	376.44	410.78	463.99	802.31	347.31	416.79	478.10	534.71	921.97
71	315.49	398.65	453.94	516.80	833.80	367.33	451.65	522.09	583.65	946.34
72	331.79	414.56	478.54	539.16	850.09	381.52	465.78	545.54	618.91	958.91
73	345.75	430.85	501.80	562.99	870.68	393.35	480.38	569.11	639.49	979.03
74	363.21	456.02	521.39	591.69	895.44	411.62	500.88	585.83	664.91	1001.77
75	383.35	474.16	551.23	621.19	922.36	429.46	523.25	615.59	696.74	1030.64
76	405.28	501.80	583.93	658.59	958.50	449.08	546.60	645.25	730.58	1074.86
77	428.47	529.49	621.15	699.74	995.06	472.46	578.05	679.46	768.20	1104.49
78	451.84	556.10	653.73	740.25	1028.19	490.93	603.26	711.41	807.55	1113.11
79	469.50	577.84	678.16	768.89	1035.50	506.11	623.73	734.86	832.39	1114.18
80	476.56	582.94	693.57	782.92	1036.10	512.73	629.74	746.76	842.50	1116.94
81	510.60	625.49	740.37	838.24	1106.31	546.77	672.29	793.56	897.81	1187.15
82	542.52	663.78	785.05	887.17	1174.39	578.68	710.59	838.24	946.74	1255.23
83	576.56	702.08	831.86	940.36	1246.72	612.72	748.88	885.05	999.93	1327.57
84	610.60	746.76	882.92	995.68	1319.06	646.76	793.56	936.11	1055.25	1399.90
85	651.02	795.69	938.23	1059.50	1404.16	687.19	842.50	991.42	1119.07	1485.00
86	695.70	846.75	999.93	1129.71	1499.90	731.86	893.56	1053.12	1189.28	1580.74
87	742.50	906.32	1068.01	1204.17	1599.89	778.67	953.13	1121.20	1263.74	1680.74
88	793.56	968.02	1140.35	1285.02	1706.27	829.73	1014.82	1193.53	1344.59	1787.11
89	844.62	1031.84	1214.81	1370.12	1821.15	880.79	1078.65	1268.00	1429.69	1902.00
90	904.19	1099.92	1295.66	1459.47	1940.29	940.36	1146.73	1348.84	1519.04	2021.14
91	961.64	1170.13	1378.63	1550.96	2065.81	997.80	1216.94	1431.82	1610.53	2146.66
92	1021.21	1244.59	1463.73	1646.69	2191.34	1057.37	1291.40	1516.92	1706.27	2272.18
93	1085.03	1319.06	1553.08	1748.82	2327.50	1121.20	1365.86	1606.27	1808.39	2408.34
94	1153.11	1402.03	1648.82	1857.32	2472.17	1189.28	1448.84	1702.01	1916.89	2553.02
95	1227.57	1493.51	1755.20	1976.46	2631.73	1263.74	1540.32	1808.39	2036.03	2712.58

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

Appendix B1

Union Security Insurance Company

6035-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	46.45	50.46	57.58	64.20	94.60	156.12	177.94	209.75	230.84	462.29	507.97	631.53	695.69	788.01	1153.22
30	51.65	53.09	61.10	67.81	117.06	163.48	186.01	212.49	234.15	478.76	515.24	638.63	705.65	797.99	1153.22
31	54.55	54.40	63.27	70.03	118.75	174.90	197.55	223.55	246.36	504.43	518.04	640.28	707.32	800.77	1153.22
32	57.33	56.63	66.51	72.81	126.06	175.51	197.55	234.73	257.93	512.49	519.72	643.01	710.09	802.44	1153.22
33	58.96	59.20	70.60	77.16	129.44	183.47	209.75	245.28	269.66	530.12	520.84	644.66	711.76	805.22	1153.22
34	61.63	63.24	75.07	82.26	135.61	184.11	220.74	254.10	280.75	552.00	522.52	645.61	713.47	806.89	1153.22
35	64.26	66.14	80.87	89.00	141.35	190.54	229.48	254.10	292.05	553.44	525.33	645.61	713.47	807.00	1153.22
36	66.85	71.66	85.32	94.80	147.11	202.80	234.92	254.94	299.20	573.42	526.03	645.61	713.47	807.00	1153.22
37	69.42	75.91	90.72	102.06	165.56	208.66	247.13	271.22	305.19	589.64	526.03	645.61	713.47	807.00	1153.22
38	73.50	78.51	97.58	108.05	165.56	208.66	253.15	276.80	311.43	609.13	526.03	645.61	713.47	807.00	1153.22
39	76.03	82.62	101.75	115.02	166.45	214.23	258.47	281.71	328.29	636.87	526.03	645.61	713.47	807.00	1153.22
40	78.39	87.36	100.67	115.37	170.46	220.62	270.34	281.84	328.36	658.31	540.10	647.26	711.35	795.87	1234.15
41	83.45	92.48	107.46	120.84	178.90	228.01	278.21	291.15	338.90	686.89	547.80	655.04	723.92	809.86	1234.15
42	83.45	96.72	113.70	127.39	200.54	231.68	285.22	300.48	359.93	717.45	555.56	661.22	736.61	822.88	1234.15
43	88.34	101.57	114.88	131.13	203.06	239.07	292.90	319.90	369.76	748.73	563.38	669.10	749.41	835.46	1234.15
44	94.35	102.68	121.43	138.95	207.10	253.87	307.81	336.84	387.88	785.72	566.49	672.38	762.05	849.81	1234.15
45	97.98	105.45	123.56	141.04	220.42	264.94	308.30	346.10	407.06	818.35	564.72	683.15	760.05	857.06	1304.96
46	99.25	106.56	131.37	145.17	222.73	266.15	326.24	365.93	417.85	872.65	572.53	691.20	772.94	862.81	1304.96
47	105.61	112.60	132.71	146.85	226.39	276.50	333.43	377.00	439.85	911.65	580.41	698.64	788.75	862.81	1304.96
48	110.97	116.52	139.02	155.38	248.73	283.79	340.58	397.01	461.96	963.33	585.24	698.64	789.66	862.81	1304.96
49	116.01	121.89	146.38	160.24	264.64	300.89	357.83	407.35	472.96	991.37	585.24	698.64	789.66	862.81	1304.96
50	123.42	122.72	147.05	158.96	266.09	309.10	359.92	429.61	493.52	1000.43	598.01	689.50	788.65	856.49	1446.58
51	127.13	128.54	156.07	170.85	286.95	321.17	368.83	449.85	506.89	1032.03	595.49	695.74	789.42	867.31	1507.28
52	129.74	134.58	159.79	174.31	310.20	329.24	390.52	452.61	520.84	1059.79	603.87	700.74	782.45	867.66	1547.74
53	133.61	142.93	165.71	188.65	357.13	351.25	404.18	467.02	532.57	1103.39	598.12	703.93	785.58	867.99	1608.44
54	139.22	150.78	178.22	193.46	383.16	348.29	408.82	486.81	545.60	1130.47	592.78	699.42	795.85	868.30	1648.90
55	141.54	158.33	187.86	202.64	413.30	372.15	436.13	507.67	557.87	1171.72	587.81	709.78	789.23	855.02	1709.60
56	154.84	170.70	195.24	215.33	451.72	389.54	444.80	514.00	573.66	1212.81	598.12	710.26	787.82	858.28	1784.72
57	158.72	175.15	209.98	225.65	468.47	385.96	461.47	523.64	589.51	1233.89	591.00	699.97	784.63	853.26	1783.01
58	161.86	185.27	224.56	241.89	476.40	383.77	465.67	540.38	607.37	1250.76	589.19	705.19	793.88	862.10	1778.67
59	171.28	195.09	236.79	249.89	507.52	410.11	483.18	547.30	604.21	1258.77	595.98	702.14	788.96	855.70	1772.16
60	174.93	209.34	250.44	268.71	531.04	407.42	493.38	559.50	622.75	1293.14	594.08	705.06	789.99	855.18	1774.45
61	187.14	225.95	268.28	288.95	575.10	412.55	515.36	578.36	639.68	1336.79	593.93	727.46	812.31	871.31	1781.83
62	200.08	240.31	281.38	308.09	639.39	427.46	545.63	607.63	653.29	1352.35	593.96	749.79	828.51	875.44	1778.96
63	223.37	262.24	307.67	333.67	670.17	445.53	563.22	622.68	686.23	1339.44	605.51	772.99	851.36	889.72	1774.33
64	236.60	279.51	320.26	360.21	755.23	449.59	573.39	655.89	697.49	1352.52	605.66	784.96	866.16	899.10	1774.68
65	259.09	302.14	338.27	387.24	792.17	477.54	606.19	671.67	727.64	1349.57	613.61	811.39	881.38	913.50	1771.38
66	282.14	332.24	372.71	424.27	836.95	512.21	669.99	734.63	783.81	1482.40	655.16	858.76	937.35	985.85	1883.05
67	315.86	372.91	415.34	464.52	887.58	562.39	739.81	816.10	856.87	1619.31	697.88	914.07	1005.29	1065.73	1997.31
68	349.63	406.30	456.14	510.38	945.48	624.72	804.30	884.78	964.68	1753.93	746.74	951.28	1065.12	1151.13	2136.29
69	380.32	444.64	505.10	556.91	966.00	673.43	878.30	977.55	1063.52	1900.59	797.41	998.97	1133.23	1238.40	2241.22
70	410.04	484.44	551.33	611.90	1000.73	724.13	966.08	1044.36	1179.63	2050.63	843.26	1051.03	1194.69	1330.77	2311.74
71	441.95	522.70	582.28	668.70	1027.05	759.03	992.30	1127.74	1290.46	2073.91	857.62	1093.65	1270.99	1422.44	2306.22
72	490.23	566.69	629.93	735.55	1073.65	783.51	1018.56	1173.37	1332.34	2093.70	878.68	1116.59	1309.63	1487.53	2310.93
73	531.51	618.78	684.19	811.24	1118.68	801.63	1046.56	1204.19	1368.72	2106.54	893.01	1137.68	1337.21	1515.74	2304.62
74	593.77	681.16	748.05	907.30	1176.39	822.89	1070.47	1235.95	1403.75	2112.87	906.95	1155.27	1358.57	1539.29	2305.96
75	610.61	755.20	817.88	998.91	1240.58	835.88	1085.78	1259.76	1431.68	2109.82	912.84	1164.90	1372.39	1556.17	2303.03
76	629.08	791.77	921.92	1033.09	1421.04	848.71	1100.18	1282.55	1458.80	2109.97	918.81	1174.09	1382.88	1569.98	2297.28
77	659.18	834.11	973.55	1095.25	1490.74	877.21	1138.28	1336.10	1523.71	2147.80	939.85	1206.80	1427.37	1625.13	2313.13
78	699.39	884.46	1035.87	1168.06	1576.76	918.11	1187.16	1401.19	1600.68	2205.06	972.23	1252.18	1482.91	1694.41	2323.99
79	730.33	927.65	1088.69	1227.04	1644.55	945.80	1226.20	1453.85	1660.25	2216.30	996.34	1286.01	1528.70	1744.17	2320.25
80	753.14	955.25	1123.33	1265.87	1682.86	963.76	1242.47	1480.75	1691.37	2216.87	1008.44	1302.04	1548.83	1767.96	2321.12
81	816.96	1036.10	1219.06	1374.37	1827.53	1031.84	1331.82	1587.12	1812.64	2378.56	1078.65	1391.39	1655.20	1891.36	2482.81
82	878.66	1116.94	1312.68	1478.62	1967.95	1099.92	1421.18	1689.25	1927.53	2533.87	1146.73	1480.75	1759.45	2006.24	2638.12
83	942.49	1197.79	1408.41	1587.12	2112.62	1168.00	1506.28	1791.37	2044.54	2687.05	1214.81	1567.98	1863.70	2125.39	2795.55
84	1012.70	1287.15	1512.66	1704.14	2267.93	1240.34	1599.89	1899.87	2165.81	2850.87	1289.27	1663.71	1974.33	2250.91	2961.50
85	1091.41	1385.01	1627.55	1833.92	2442.38	1321.19	1702.01	2019.01	2301.97	3031.71	1372.25	1765.84	2095.60	2387.07	3144.46
86	1176.51	1493.51	1755.20	1978.59	2631.73	1406.29	1810.51	2146.66	2446.64	3221.05	1457.35	1874.34	2223.25	2531.74	3333.81
87	1265.87	1608.40	1889.23	2129.64	2831.72	1495.64	1925.40	2280.69	2597.69	3421.04	1546.70	1989.22	2357.28	2682.79	3533.80
88	1361.61	1729.67	2031.77	2291.33	3048.73	1591.38	2046.67	2423.24	2759.38	3638.05	1642.44	2110.49	2499.83	2844.48	3750.80
89	1467.98	1863.70	2189.21	2467.91	3282.75	1697.76	2180.70	2580.67	2935.97	3872.07	1748.82	2244.53	2657.26	3021.07	3984.83
90	1582.87	2010.50	2359.41	2661.52	3540.18	1812.64	2327.50	2750.87	3129.57	4129.50	1863.70	2391.32	2827.46	3214.67	4242.26
91	1704.14	2165.81	2544.51	2867.89	3814.63	1933.91	2482.81	2935.97	3335.94	4403.95	1984.97	2546.63	3012.56	3421.04	4516.71
92	1836.04	2331.75	2738.11	3087.02	4108.23	2065.81	2648.75	3129.57	3555.07	4697.55	2116.88	2712.58	3206.16	3640.17	4810.31
93	1974.33	2510.47	2946.61	3323.17	4420.97	2204.10	2827.46	3338.07	3791.23	5010.29	2255.16	2891.29	3414.66	3876.33	5123.05
94	2127.51	2701.94	3174.25	3578.48	4761.37	2357.28	3018.94	3565.71	4046.53	5350.69	2408.34	3082.77	3642.30	4131.63	5463.45
95	2293.46	2914.69	3421.04	3857.18	5133.69	2523.23	3231.69	3812.50	4325.23	5723.01	2574.29	3295.52	3889.09	4410.33	5835.77

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

Appendix B1

Union Security Insurance Company

6035-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	40.87	45.57	51.19	56.37	84.09	140.10	159.78	184.44	202.86	413.91	449.36	573.23	622.46	697.43	1031.83
30	45.46	47.95	54.31	59.54	104.06	146.71	167.03	186.85	205.76	428.65	455.79	579.68	631.38	706.27	1031.83
31	48.00	49.14	56.24	61.49	105.56	156.96	177.39	196.57	216.50	451.64	458.26	581.17	632.86	708.73	1031.83
32	50.45	51.15	59.12	63.93	112.05	157.51	177.39	206.40	226.67	458.86	459.75	583.66	635.35	710.21	1031.83
33	51.89	53.48	62.75	67.75	115.06	164.65	188.35	215.68	236.97	474.65	460.74	585.15	636.84	712.67	1031.83
34	54.24	57.12	66.73	72.23	120.54	165.22	198.21	223.43	246.72	494.23	462.23	586.01	638.37	714.15	1031.83
35	56.55	59.74	71.88	78.15	125.65	170.99	206.06	223.43	256.65	495.52	464.72	586.01	638.37	714.24	1031.83
36	58.83	64.73	75.84	83.24	130.76	182.00	210.95	224.17	262.93	513.41	465.33	586.01	638.37	714.24	1031.83
37	61.09	68.56	80.64	89.62	147.17	187.26	221.91	238.48	268.20	527.93	465.33	586.01	638.37	714.24	1031.83
38	64.68	70.91	86.74	94.87	147.17	187.26	227.32	243.39	273.68	545.38	465.33	586.01	638.37	714.24	1031.83
39	66.91	74.62	90.44	100.99	147.95	192.26	232.10	247.71	288.50	570.22	465.33	586.01	638.37	714.24	1031.83
40	69.68	79.42	90.08	101.96	149.89	199.61	239.73	249.50	290.29	586.75	472.59	581.60	632.31	708.41	1092.53
41	74.17	84.08	96.15	106.79	157.31	206.29	246.72	257.74	299.61	612.23	479.33	588.58	643.49	720.87	1092.53
42	74.17	87.93	101.73	112.58	176.34	209.62	252.93	266.00	318.20	639.47	486.12	594.14	654.77	732.45	1092.53
43	78.52	92.33	102.79	115.88	178.56	216.30	259.74	283.19	326.89	667.34	492.96	601.22	666.14	743.65	1092.53
44	83.86	93.35	108.65	122.80	182.11	229.69	272.96	298.19	342.90	700.32	495.68	604.17	677.37	756.43	1092.53
45	87.48	96.41	108.49	125.71	195.13	234.83	275.27	308.83	363.05	726.49	506.30	609.30	671.67	768.71	1153.22
46	88.62	97.43	115.35	129.39	197.17	235.91	291.28	326.52	372.68	774.70	513.31	616.47	683.06	773.86	1153.22
47	94.29	102.95	116.53	130.88	200.41	245.08	297.71	336.40	392.29	809.32	520.37	623.11	697.03	773.86	1153.22
48	99.08	106.53	122.07	138.49	220.18	251.54	304.09	354.26	412.01	855.20	524.70	623.11	697.84	773.86	1153.22
49	103.58	111.44	128.53	142.82	234.28	266.70	319.49	363.48	421.83	880.09	524.70	623.11	697.84	773.86	1153.22
50	107.99	110.13	130.71	140.26	234.79	272.00	319.29	381.87	439.35	881.12	525.52	613.82	705.64	761.32	1284.73
51	111.72	112.87	139.47	151.51	254.62	277.94	323.44	401.87	453.22	913.30	525.43	613.89	701.70	766.64	1335.31
52	114.48	121.76	140.22	155.29	276.20	291.97	349.72	400.38	467.57	950.16	534.86	629.08	698.07	770.43	1375.77
53	118.34	126.69	149.14	165.48	314.84	312.93	363.18	420.32	474.04	975.73	531.66	626.57	703.28	766.73	1426.35
54	123.76	134.02	157.65	170.51	343.86	310.97	362.76	434.02	487.56	1011.95	528.69	624.21	700.93	763.26	1476.93
55	126.24	141.48	166.98	182.38	367.38	333.65	388.98	448.64	500.36	1044.55	518.20	629.29	704.67	766.80	1517.40
56	135.48	150.21	174.68	191.77	404.45	345.56	393.47	457.52	511.80	1087.96	530.83	632.90	707.02	761.48	1593.14
57	143.60	155.32	189.33	199.49	417.55	350.33	411.43	469.10	519.84	1097.74	534.03	620.73	708.08	755.74	1581.71
58	143.87	165.76	200.74	215.74	423.46	344.84	413.35	482.67	539.88	1113.58	522.24	629.63	709.04	768.90	1579.02
59	150.31	175.90	210.11	224.58	454.86	360.90	436.92	483.20	541.37	1122.27	525.49	630.74	703.21	762.45	1583.82
60	154.75	187.14	224.08	240.26	475.14	361.00	444.53	497.86	553.04	1155.11	527.39	631.73	703.41	761.89	1588.10
61	167.09	200.49	238.84	257.54	509.64	368.87	458.62	514.60	573.05	1189.81	531.11	645.42	718.58	777.25	1583.00
62	180.08	211.85	252.27	273.51	571.06	381.00	480.34	540.61	581.17	1206.51	534.56	664.70	742.63	781.30	1584.49
63	199.31	233.10	271.67	295.54	598.36	396.03	500.14	554.44	607.69	1192.66	538.80	685.39	754.06	790.86	1577.94
64	209.56	250.59	285.38	318.77	675.21	398.69	513.48	584.87	619.12	1208.64	537.83	701.03	773.03	796.83	1583.86
65	228.41	267.16	301.03	343.16	705.23	423.09	539.30	596.16	644.70	1205.54	540.34	720.71	787.90	808.40	1581.16
66	251.17	296.76	331.99	379.61	743.44	457.63	596.98	654.34	700.51	1320.10	581.85	769.11	836.13	879.49	1677.09
67	280.37	329.62	370.27	413.26	786.93	502.29	651.74	724.50	764.24	1437.55	619.83	810.94	894.57	950.07	1774.74
68	309.99	362.65	404.38	452.23	842.42	553.83	718.93	784.14	859.74	1565.21	664.28	850.18	947.26	1021.83	1902.18
69	337.27	394.49	449.70	495.75	857.74	598.60	779.21	870.83	944.90	1685.12	710.84	887.48	1008.27	1101.26	1990.93
70	364.86	432.07	490.42	545.32	888.25	646.55	862.25	928.32	1051.77	1822.78	750.54	934.73	1061.49	1187.46	2053.69
71	394.72	465.68	518.59	594.05	912.94	677.41	883.44	1006.48	1147.98	1841.28	763.24	971.23	1129.77	1263.07	2052.14
72	436.88	505.09	559.28	652.80	953.24	696.45	910.12	1040.89	1184.72	1859.56	783.58	991.69	1165.80	1320.99	2053.17
73	473.18	549.70	609.76	720.43	996.82	714.11	928.69	1074.67	1218.19	1877.92	794.57	1011.66	1190.19	1347.72	2050.79
74	529.23	604.49	664.31	807.50	1044.71	732.53	948.97	1097.19	1248.86	1880.97	806.54	1026.19	1206.90	1368.26	2050.14
75	542.44	670.64	728.21	889.24	1105.79	744.00	965.47	1123.41	1274.58	1881.28	811.75	1037.45	1221.22	1384.25	2050.82
76	558.58	705.00	818.88	919.21	1265.00	753.81	979.47	1141.56	1298.82	1878.17	815.51	1043.94	1231.04	1396.44	2045.03
77	588.19	742.84	867.07	973.55	1327.69	783.41	1015.50	1189.05	1353.85	1913.99	838.24	1074.97	1270.18	1445.12	2058.25
78	622.49	788.32	922.91	1038.28	1403.73	817.16	1059.01	1247.37	1425.23	1963.13	866.34	1115.19	1321.88	1506.94	2068.27
79	650.94	825.59	968.48	1090.96	1464.11	843.73	1089.71	1292.82	1476.53	1971.84	887.40	1145.39	1358.59	1551.38	2065.25
80	670.17	851.01	999.93	1125.45	1497.77	857.39	1106.31	1316.93	1504.15	1974.33	897.81	1159.49	1378.63	1572.23	2065.81
81	725.48	923.34	1085.03	1223.32	1627.55	916.96	1187.15	1412.67	1614.78	2119.00	957.38	1240.34	1474.37	1682.86	2210.49
82	782.92	993.55	1168.00	1316.93	1750.94	978.66	1263.74	1504.15	1716.90	2253.04	1021.21	1316.93	1565.85	1787.11	2348.77
83	840.37	1065.88	1253.11	1412.67	1880.72	1040.35	1340.33	1593.51	1819.02	2391.32	1082.90	1395.65	1659.46	1891.36	2489.19
84	902.07	1144.60	1344.59	1516.92	2019.01	1104.18	1423.31	1689.25	1929.65	2538.12	1148.86	1478.62	1757.33	2004.12	2635.99
85	970.15	1233.96	1448.84	1633.93	2172.19	1174.39	1514.79	1797.75	2050.92	2695.56	1219.06	1572.23	1865.83	2125.39	2797.68
86	1046.74	1329.70	1561.59	1759.45	2342.39	1250.98	1610.53	1910.51	2176.45	2865.76	1295.66	1667.97	1978.59	2250.91	2967.88
87	1125.45	1431.82	1680.74	1895.61	2521.10	1329.70	1712.65	2029.65	2312.61	3044.47	1374.37	1770.09	2097.73	2387.07	3146.59
88	1212.68	1540.32	1808.39	2040.28	2712.58	1416.92	1821.15	2157.30	2457.28	3235.95	1461.60	1878.59	2225.38	2531.74	3338.07
89	1306.29	1659.46	1948.80	2195.59	2921.08	1510.53	1940.29	2297.71	2612.59	3444.44	1555.21	1997.73	2365.79	2687.05	3546.56
90	1408.41	1789.24	2099.86	2367.92	3150.85	1612.65	2070.07	2448.77	2784.91	3674.21	1657.33	2127.51	2516.85	2859.38	3776.34
91	1516.92	1927.53	2263.67	2553.02	3395.51	1721.16	2208.36	2612.59	2970.01	3918.88	1765.84	2265.80	2680.67	3044.47	4021.00
92	1633.93	2074.32	2436.00	2746.62	3655.07	1838.17	2355.16	2784.91	3163.61	4178.44	1882.85	2412.60	2852.99	3238.07	4280.56
93	1757.33	2233.89	2623.22	2957.24	3933.77	1961.57	2514.72	2972.14	3374.24	4457.14	2006.24	2572.16	3040.22	3448.70	4559.26
94	1893.49	2406.22	2825.34	3184.89	4235.88	2097.73	2687.05	3174.25	3601.88	4759.25	2142.41	2744.49	3242.33	3676.34	4861.37
95	2040.28	2593.44	3046.60	3433.81	4567.77	2244.53	2874.27	3395.51	3850.80	5091.14	2289.20	2931.71	3463.59	3925.26	5193.26

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

Appendix B1

Union Security Insurance Company

6035-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	37.16	42.32	46.39	51.68	77.08	128.09	148.89	169.97	185.37	376.29	410.28	524.65	567.54	634.03	940.79
30	41.32	44.52	49.22	54.58	95.38	134.14	155.64	172.19	188.03	389.69	416.15	530.56	575.67	642.06	940.79
31	43.64	45.63	50.97	56.37	96.76	143.51	165.30	181.15	197.84	410.59	418.41	531.92	577.02	644.30	940.79
32	45.87	47.50	53.57	58.61	102.72	144.01	165.30	190.22	207.13	417.14	419.77	534.20	579.29	645.64	940.79
33	47.17	49.66	56.87	62.10	105.47	150.54	175.51	198.76	216.54	431.50	420.68	535.56	580.64	647.88	940.79
34	49.31	53.04	60.47	66.21	110.49	151.06	184.70	205.91	225.45	449.30	422.04	536.35	582.04	649.22	940.79
35	51.41	55.47	65.15	71.64	115.18	156.34	192.01	205.91	234.52	450.47	424.31	536.35	582.04	649.31	940.79
36	53.48	60.11	68.73	76.31	119.86	166.40	196.56	206.59	240.26	466.74	424.87	536.35	582.04	649.31	940.79
37	55.54	63.67	73.08	82.15	134.90	171.21	206.78	219.78	245.08	479.94	424.87	536.35	582.04	649.31	940.79
38	58.80	65.85	78.61	86.97	134.90	171.21	211.82	224.30	250.09	495.80	424.87	536.35	582.04	649.31	940.79
39	60.83	69.29	81.97	92.58	135.62	175.78	216.27	228.28	263.63	518.38	424.87	536.35	582.04	649.31	940.79
40	63.87	71.48	82.13	93.91	138.13	178.60	219.33	231.02	266.50	536.66	434.01	534.70	579.62	647.19	1001.48
41	67.99	75.67	87.66	98.36	144.97	184.58	225.72	238.65	275.05	559.97	440.20	541.12	589.86	658.57	1001.48
42	67.99	79.14	92.75	103.69	162.51	187.55	231.40	246.30	292.12	584.88	446.43	546.23	600.20	669.16	1001.48
43	71.98	83.10	93.72	106.73	164.55	193.53	237.63	262.21	300.09	610.38	452.72	552.74	610.63	679.38	1001.48
44	76.88	84.01	99.06	113.10	167.83	205.51	249.73	276.10	314.80	640.53	455.22	555.44	620.93	691.06	1001.48
45	80.49	87.37	99.45	113.45	180.67	216.77	253.25	282.21	330.05	668.04	467.35	553.90	618.65	698.02	1062.18
46	81.53	88.29	105.74	116.76	182.57	217.76	267.98	298.37	338.80	712.37	473.82	560.43	629.14	702.70	1062.18
47	86.75	93.30	106.82	118.11	185.57	226.22	273.89	307.40	356.63	744.20	480.34	566.47	642.00	702.70	1062.18
48	91.16	96.55	111.89	124.98	203.87	232.19	279.76	323.72	374.56	786.39	484.34	566.47	642.74	702.70	1062.18
49	95.30	100.99	117.82	128.89	216.92	246.18	293.93	332.14	383.48	809.28	484.34	566.47	642.74	702.70	1062.18
50	100.28	100.69	120.91	127.79	215.22	253.46	296.07	352.04	397.22	807.69	480.22	563.37	647.52	689.95	1173.45
51	104.02	103.46	126.19	138.61	230.37	259.41	295.06	365.88	411.47	831.10	481.65	564.78	637.91	704.69	1213.92
52	103.03	108.94	127.18	139.45	250.71	260.91	314.75	359.76	420.22	858.80	483.10	565.37	629.03	695.63	1254.38
53	106.88	113.69	135.88	152.24	286.65	281.00	328.03	379.45	433.08	884.54	481.82	564.69	643.42	701.63	1294.85
54	112.15	123.97	143.94	154.11	309.47	279.88	333.97	392.96	441.12	920.78	480.63	571.57	642.52	693.24	1335.31
55	114.76	128.01	153.07	165.49	336.76	301.57	353.62	413.22	454.35	953.72	471.79	570.75	641.25	698.94	1385.89
56	123.87	136.56	157.56	174.95	367.68	314.15	359.26	412.33	466.80	989.86	478.49	576.65	639.68	696.95	1441.89
57	128.48	142.11	172.12	183.14	381.90	314.70	372.51	430.92	476.97	1004.13	477.07	567.90	644.29	694.80	1447.50
58	133.08	149.51	180.33	196.13	384.97	317.03	376.72	435.45	493.16	1008.67	482.07	572.97	636.32	699.00	1442.90
59	139.82	159.91	190.10	202.44	411.77	333.56	395.80	438.83	488.20	1016.11	487.04	571.24	640.32	691.14	1438.28
60	144.66	168.11	201.01	218.13	428.56	335.22	400.57	450.44	501.92	1038.87	484.96	569.69	638.48	694.51	1434.15
61	153.73	181.39	215.94	232.42	462.88	339.74	416.07	469.06	515.30	1077.83	485.42	585.25	656.10	702.99	1437.70
62	163.40	192.88	229.63	248.36	517.37	348.47	438.37	495.93	530.26	1093.81	485.96	606.21	676.96	710.70	1440.45
63	182.13	213.68	248.75	270.12	545.71	360.03	459.58	507.52	553.95	1088.68	492.62	628.70	690.82	718.96	1442.49
64	192.66	228.11	260.01	290.08	610.19	364.76	466.41	534.74	564.27	1093.53	494.22	636.85	703.17	724.39	1437.56
65	211.36	244.89	276.20	311.68	642.43	389.58	489.13	544.49	584.38	1093.52	499.13	658.66	716.68	735.65	1438.50
66	230.53	267.73	300.67	344.52	677.98	419.84	541.15	590.11	636.14	1201.07	531.46	693.61	756.92	797.68	1524.09
67	255.53	299.66	338.07	374.82	718.30	455.07	594.49	662.04	694.76	1310.87	564.73	735.94	819.29	859.19	1616.59
68	281.15	329.07	368.79	413.47	766.24	505.09	651.53	717.05	783.05	1420.90	600.14	772.05	859.96	934.25	1732.45
69	308.56	361.06	407.34	450.68	782.80	545.79	711.65	789.72	859.00	1535.95	647.04	811.66	917.79	1001.53	1814.59
70	330.11	392.79	445.55	494.59	810.67	586.20	785.50	845.43	952.78	1660.03	679.90	852.88	965.74	1076.90	1870.90
71	357.61	424.49	470.07	541.18	830.91	612.12	803.89	913.51	1042.14	1677.94	693.48	885.53	1024.86	1151.50	1866.47
72	396.86	458.89	509.24	594.57	869.62	632.11	824.92	950.05	1078.74	1697.47	711.31	904.63	1059.82	1203.65	1870.97
73	431.05	501.64	555.37	656.86	906.20	651.10	846.54	976.66	1109.68	1706.46	724.25	920.65	1081.67	1225.20	1865.45
74	480.83	551.42	605.70	734.92	951.06	667.99	866.88	1000.38	1135.91	1711.65	735.28	935.84	1100.41	1245.63	1863.77
75	495.01	612.33	663.00	809.21	1004.02	678.79	881.25	1022.63	1158.98	1709.05	740.38	945.56	1111.55	1259.76	1864.99
76	509.77	639.92	745.67	837.86	1150.76	688.73	888.93	1038.52	1182.23	1708.78	744.84	949.04	1119.86	1274.42	1861.84
77	534.95	674.39	788.48	887.35	1206.05	712.42	920.86	1082.57	1234.69	1739.99	762.04	976.09	1156.10	1315.82	1871.88
78	567.21	716.22	838.79	944.54	1277.00	742.66	962.30	1134.41	1295.44	1786.73	789.33	1014.24	1201.71	1369.95	1880.25
79	591.97	750.74	882.29	993.43	1331.63	766.62	991.88	1177.14	1344.98	1794.26	805.70	1041.06	1238.38	1413.03	1879.17
80	608.47	774.41	908.45	1025.46	1363.74	778.67	1006.31	1197.79	1370.12	1797.75	814.84	1055.25	1253.11	1431.82	1880.72
81	661.66	840.37	987.17	1112.69	1480.75	836.11	1080.78	1285.02	1467.98	1927.53	872.28	1127.58	1340.33	1531.81	2012.63
82	710.59	904.19	1061.63	1197.79	1593.51	889.30	1148.86	1365.86	1561.59	2050.92	927.60	1197.79	1423.31	1625.42	2136.02
83	763.78	970.15	1140.35	1285.02	1710.52	946.74	1219.06	1450.96	1655.20	2176.45	985.04	1270.13	1508.41	1721.16	2263.67
84	821.22	1042.48	1223.32	1380.76	1836.04	1006.31	1295.66	1538.19	1755.20	2308.35	1044.61	1346.72	1597.76	1823.28	2397.71
85	882.92	1123.33	1319.06	1487.13	1976.46	1070.14	1378.63	1636.06	1865.83	2453.02	1110.56	1431.82	1697.76	1933.91	2544.51
86	953.13	1210.55	1421.18	1602.02	2131.77	1140.35	1465.86	1738.18	1980.71	2608.33	1180.77	1519.04	1799.88	2048.79	2699.81
87	1025.46	1302.04	1529.68	1723.29	2293.46	1212.68	1557.34	1846.68	2101.98	2770.02	1253.11	1610.53	1908.38	2170.06	2861.50
88	1104.18	1402.03	1646.69	1855.19	2470.04	1291.40	1657.33	1963.69	2233.89	2946.61	1331.82	1710.52	2025.39	2301.97	3038.09
89	1187.15	1510.53	1772.22	1997.73	2659.39	1374.37	1765.84	2089.22	2376.43	3135.95	1414.80	1819.02	2150.92	2444.51	3227.44
90	1280.76	1627.55	1910.51	2155.17	2867.89	1467.98	1882.85	2227.51	2533.87	3344.45	1508.41	1936.04	2289.20	2601.95	3435.93
91	1380.76	1755.20	2059.43	2323.24	3089.15	1567.98	2010.50	2376.43	2701.94	3565.71	1608.40	2063.69	2438.13	2770.02	3657.19
92	1487.13	1889.23	2216.87	2499.83	3327.43	1674.35	2144.53	2533.87	2878.52	3803.99	1714.78	2197.72	2595.57	2946.61	3895.48
93	1599.89	2031.77	2387.07	2691.30	3580.60	1787.11	2287.08	2704.07	3070.00	4057.17	1827.53	2340.26	2765.77	3138.08	4148.65
94	1723.29	2189.21	2570.04	2897.67	3855.05	1910.51	2444.51	2887.03	3276.37	4331.62	1950.93	2497.70	2948.73	3344.45	4423.10
95	1857.32	2359.41	2772.15	3125.32	4157.16	2044.54	2614.71	3089.15	3504.01	4633.72	2084.96	2667.90	3150.85	3572.09	4725.21

15% discount available on policies covering two insured
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Appendix B1

Union Security Insurance Company

6035-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	35.30	39.06	43.19	46.98	71.83	120.09	138.00	159.12	171.38	354.78	390.75	495.50	530.92	597.80	890.21
30	39.26	41.10	45.83	49.62	88.88	125.75	144.25	161.20	173.83	367.42	396.34	501.08	538.53	605.37	890.21
31	41.46	42.12	47.45	51.24	90.16	134.54	153.20	169.59	182.90	387.12	398.49	502.37	539.80	607.48	890.21
32	43.57	43.85	49.88	53.28	95.71	135.01	153.20	178.07	191.50	393.31	399.78	504.52	541.91	608.75	890.21
33	44.81	45.84	52.95	56.46	98.28	141.13	162.66	186.07	200.20	406.84	400.65	505.81	543.18	610.86	890.21
34	46.84	48.96	56.30	60.19	102.96	141.62	171.18	192.76	208.43	423.63	401.94	506.55	544.49	612.12	890.21
35	48.84	51.21	60.65	65.12	107.32	146.57	177.96	192.76	216.82	424.73	404.10	506.55	544.49	612.21	890.21
36	50.81	55.48	63.99	69.37	111.69	156.00	182.18	193.40	222.13	440.07	404.64	506.55	544.49	612.21	890.21
37	52.76	58.77	68.04	74.68	125.71	160.51	191.65	205.75	226.58	452.51	404.64	506.55	544.49	612.21	890.21
38	55.86	60.78	73.19	79.06	125.71	160.51	196.32	209.98	231.21	467.47	404.64	506.55	544.49	612.21	890.21
39	57.79	63.96	76.31	84.16	126.38	164.79	200.45	213.71	243.73	488.76	404.64	506.55	544.49	612.21	890.21
40	58.07	66.18	76.83	85.86	126.38	168.09	204.03	217.16	247.46	500.89	405.08	506.55	544.49	612.21	940.79
41	61.81	70.06	82.01	89.93	132.63	173.72	209.97	224.33	255.41	522.64	410.85	512.64	554.11	622.97	940.79
42	61.81	73.28	86.77	94.80	148.68	176.52	215.26	231.52	271.25	545.89	416.67	517.48	563.83	632.98	940.79
43	65.43	76.95	87.68	97.58	150.55	182.15	221.06	246.48	278.66	569.68	422.54	523.64	573.62	642.66	940.79
44	69.89	77.79	92.67	103.41	153.54	193.42	232.31	259.54	292.31	597.83	424.87	526.21	583.29	653.70	940.79
45	73.49	81.34	93.42	104.25	166.22	198.71	236.73	266.23	308.04	617.94	428.41	526.21	583.29	653.84	1001.48
46	74.44	82.20	99.33	107.30	167.96	199.61	250.50	281.48	316.21	658.94	434.34	532.41	593.19	658.23	1001.48
47	79.20	86.86	100.35	108.54	170.72	207.37	256.03	290.00	332.86	688.39	440.31	538.14	605.32	658.23	1001.48
48	83.23	89.89	105.11	114.85	187.56	212.84	261.51	305.39	349.59	727.41	443.97	538.14	606.02	658.23	1001.48
49	87.01	94.03	110.68	118.44	199.57	225.67	274.76	313.34	357.91	748.58	443.97	538.14	606.02	658.23	1001.48
50	88.71	94.40	111.11	118.44	199.57	228.73	278.65	328.17	373.15	761.80	443.97	538.14	606.02	658.23	1112.76
51	92.46	97.19	116.23	125.72	214.20	234.70	283.72	341.89	381.65	785.44	446.62	540.22	606.02	658.23	1153.22
52	95.40	102.54	120.66	129.94	233.71	248.48	297.26	348.16	396.55	813.12	448.59	541.48	606.02	658.23	1193.69
53	99.25	107.20	125.94	139.00	267.85	261.84	310.46	356.10	403.81	838.94	448.59	541.48	606.02	658.23	1234.15
54	104.42	113.92	133.66	144.27	289.82	267.44	316.69	369.50	417.91	866.08	448.59	541.48	606.02	658.23	1274.61
55	107.11	117.90	139.15	151.98	311.25	282.32	330.04	383.71	425.59	890.14	448.59	541.48	606.02	658.23	1304.96
56	112.26	126.31	147.28	161.49	336.17	289.02	336.45	389.74	438.68	918.52	448.59	541.48	606.02	658.23	1361.23
57	117.15	132.19	158.35	170.06	351.35	290.95	350.27	403.64	450.17	936.06	448.59	541.48	606.02	658.23	1361.23
58	122.29	139.76	166.72	179.78	356.10	294.78	355.80	409.22	462.01	952.19	448.59	541.48	606.02	658.23	1361.23
59	125.84	147.12	176.76	189.79	383.04	306.21	370.10	414.17	464.03	963.03	448.59	541.48	606.02	658.23	1361.23
60	131.20	155.42	187.83	202.32	400.61	309.43	376.14	426.73	474.03	988.02	448.59	541.48	606.02	658.23	1361.23
61	140.36	168.66	199.58	216.71	430.15	315.48	392.43	441.74	488.65	1014.84	451.16	557.90	619.65	668.34	1361.23
62	150.06	180.23	213.46	232.64	478.32	320.60	415.05	464.66	500.57	1027.52	453.57	574.31	636.54	673.05	1361.23
63	164.95	197.49	229.12	251.05	507.41	333.02	432.55	473.40	520.88	1027.52	456.70	592.63	651.90	683.01	1361.23
64	175.76	212.04	240.99	270.95	570.18	339.31	440.74	501.31	532.92	1035.97	460.30	607.23	665.92	690.30	1361.23
65	190.91	228.99	257.58	289.64	598.96	356.06	464.05	516.67	550.45	1040.18	462.50	625.25	681.06	699.27	1361.23
66	209.89	251.60	281.88	319.00	631.22	386.26	515.38	562.01	598.27	1136.15	494.80	660.59	721.71	756.77	1447.59
67	234.23	279.68	312.31	349.19	667.97	425.01	563.66	620.40	656.16	1233.76	528.00	698.44	770.57	817.88	1534.59
68	259.52	308.93	342.91	384.40	712.47	469.65	620.08	675.12	738.65	1343.20	563.49	735.29	816.30	884.20	1638.80
69	283.45	337.66	378.01	421.71	728.67	506.17	675.62	742.77	814.00	1453.07	601.48	771.52	866.08	951.66	1723.58
70	305.79	366.60	413.49	459.72	752.49	547.41	740.36	795.70	899.16	1562.38	635.75	809.81	911.63	1019.57	1768.75
71	330.62	395.98	439.74	503.86	773.86	571.31	762.02	865.01	985.15	1583.90	648.34	840.64	976.44	1091.74	1768.75
72	363.51	431.18	476.86	554.72	809.42	586.68	786.19	900.85	1018.18	1598.42	661.86	862.99	1006.83	1139.30	1768.75
73	398.64	471.60	518.16	614.48	846.82	609.10	807.25	924.15	1050.17	1616.64	678.55	878.64	1025.66	1165.69	1768.75
74	442.10	518.98	566.62	686.53	889.61	619.59	824.19	948.74	1074.60	1619.62	683.45	893.88	1042.33	1181.09	1768.75
75	456.48	574.42	619.53	758.82	940.75	631.36	836.14	966.31	1099.69	1619.62	692.81	901.10	1055.23	1197.51	1768.75
76	469.10	604.67	699.58	783.63	1078.32	639.92	850.52	984.29	1119.86	1619.62	693.19	908.36	1062.92	1206.63	1768.75
77	494.38	636.36	737.77	831.58	1131.00	664.25	879.93	1024.26	1168.77	1647.55	711.24	932.99	1095.25	1249.90	1778.70
78	523.95	675.36	788.32	886.86	1196.58	694.59	916.36	1076.73	1230.55	1693.48	736.39	968.58	1141.62	1302.65	1784.98
79	548.88	709.91	827.86	932.19	1249.40	716.72	946.38	1115.90	1274.67	1702.01	755.76	995.70	1174.87	1342.71	1784.98
80	563.79	729.74	853.13	961.64	1278.64	727.61	959.51	1136.09	1297.78	1702.01	763.78	1006.31	1189.28	1359.48	1784.98
81	610.60	793.56	925.47	1042.48	1389.27	778.67	1029.72	1216.94	1389.27	1825.41	814.84	1076.52	1272.25	1450.96	1908.38
82	657.40	853.13	995.68	1123.33	1495.64	829.73	1095.67	1293.53	1478.62	1942.42	865.90	1142.47	1350.97	1542.45	2027.52
83	706.33	916.96	1070.14	1206.30	1604.14	882.92	1163.75	1374.37	1567.98	2059.43	919.09	1212.68	1431.82	1631.80	2146.66
84	759.52	982.91	1148.86	1293.53	1723.29	938.23	1231.83	1457.35	1659.46	2184.96	976.53	1282.89	1514.79	1725.41	2272.18
85	816.96	1059.50	1236.08	1393.52	1855.19	997.80	1310.55	1546.70	1763.71	2321.12	1036.10	1363.74	1606.27	1831.79	2410.47
86	880.79	1142.47	1331.82	1502.02	1999.86	1061.63	1393.52	1642.44	1872.21	2465.79	1099.92	1446.71	1702.01	1940.29	2555.14
87	948.87	1229.70	1433.94	1616.91	2150.92	1129.71	1480.75	1744.56	1987.10	2616.84	1168.00	1533.94	1804.13	2055.18	2706.20
88	1021.21	1323.31	1544.57	1740.31	2316.86	1202.04	1574.36	1855.19	2110.49	2782.79	1240.34	1627.55	1914.76	2178.57	2872.14
89	1099.92	1423.31	1663.71	1874.34	2493.44	1280.76	1674.35	1974.33	2244.53	2959.37	1319.06	1727.54	2033.90	2312.61	3048.73
90	1185.02	1536.06	1793.49	2021.14	2689.18	1365.86	1787.11	2104.11	2391.32	3155.10	1404.16	1840.30	2163.68	2459.40	3244.46
91	1276.51	1655.20	1931.78	2178.57	2897.67	1457.35	1906.25	2242.40	2548.76	3363.60	1495.64	1959.44	2301.97	2616.84	3452.95
92	1374.37	1780.73	2080.71	2344.52	3121.06	1555.21	2031.77	2391.32	2714.71	3586.99	1593.51	2084.96	2450.89	2782.79	3676.34
93	1480.75	1916.89	2238.14	2523.23	3357.22	1661.59	2167.94	2548.76	2893.42	3823.14	1699.88	2221.12	2608.33	2961.50	3912.50
94	1593.51	2065.81	2410.47	2716.83	3616.77	1774.35	2316.86	2721.09	3087.02	4082.70	1812.64	2370.05	2780.66	3155.10	4172.05
95	1719.03	2227.51	2599.82	2929.59	3899.73	1899.87	2478.55	2910.44	3299.77	4365.66	1938.16	2531.74	2970.01	3367.85	4455.01

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

Appendix B1

Union Security Insurance Company

6035-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	39.02	42.32	49.59	54.81	80.59	132.10	148.89	180.82	195.87	392.41	429.82	534.37	595.00	670.26	981.25
30	43.39	44.52	52.62	57.89	99.72	138.33	155.64	183.18	198.67	406.39	435.97	540.38	603.52	678.75	981.25
31	45.82	45.63	54.49	59.78	101.16	147.99	165.30	192.71	209.03	428.18	438.34	541.77	604.94	681.12	981.25
32	48.16	47.50	57.27	62.16	107.38	148.51	165.30	202.36	218.85	435.02	439.76	544.09	607.32	682.54	981.25
33	49.53	49.66	60.79	65.87	110.26	155.24	175.51	211.45	228.80	449.99	440.71	545.48	608.74	684.90	981.25
34	51.77	53.04	64.64	70.22	115.52	155.78	184.70	219.05	238.21	468.56	442.14	546.28	610.20	686.32	981.25
35	53.98	55.47	69.64	75.98	120.41	161.22	192.01	219.05	247.80	469.78	444.51	546.28	610.20	686.42	981.25
36	56.15	60.11	73.47	80.93	125.31	171.60	196.56	219.78	253.86	486.74	445.10	546.28	610.20	686.42	981.25
37	58.31	63.67	78.12	87.13	141.04	176.56	206.78	233.81	258.95	500.51	445.10	546.28	610.20	686.42	981.25
38	61.74	65.85	84.03	92.24	141.04	176.56	211.82	238.62	264.24	517.05	445.10	546.28	610.20	686.42	981.25
39	63.87	69.29	87.62	98.19	141.79	181.27	216.27	242.85	278.55	540.60	445.10	546.28	610.20	686.42	981.25
40	66.78	74.12	84.78	99.27	144.01	189.10	229.53	240.26	280.78	558.13	462.95	553.46	605.96	682.17	1041.95
41	71.08	78.47	90.49	103.98	151.14	195.44	236.22	248.19	289.79	582.37	469.54	560.10	616.68	694.17	1041.95
42	71.08	82.07	95.75	109.62	169.42	198.58	242.17	256.15	307.76	608.27	476.20	565.39	627.48	705.33	1041.95
43	75.25	86.18	96.75	112.83	171.55	204.92	248.69	272.70	316.17	634.79	482.90	572.13	638.39	716.11	1041.95
44	80.37	87.12	102.26	119.56	174.97	217.60	261.35	287.15	331.66	666.15	485.57	574.93	649.15	728.41	1041.95
45	83.98	90.38	105.48	119.58	187.90	228.81	264.26	292.86	346.55	693.09	486.83	581.60	645.16	724.53	1112.76
46	85.07	91.34	112.15	123.08	189.87	229.86	279.63	309.63	355.74	739.08	493.56	588.45	656.10	729.39	1112.76
47	90.52	96.51	113.29	124.50	192.99	238.79	285.80	319.00	374.46	772.11	500.35	594.79	669.52	729.39	1112.76
48	95.12	99.87	118.68	131.74	212.03	245.09	291.92	335.93	393.29	815.88	504.52	594.79	670.29	729.39	1112.76
49	99.44	104.48	124.96	135.86	225.60	259.86	306.71	344.68	402.65	839.63	504.52	594.79	670.29	729.39	1112.76
50	104.13	103.84	124.18	134.02	226.96	259.64	307.68	363.97	415.28	853.58	507.40	588.59	672.43	721.67	1234.15
51	107.87	109.73	132.83	145.06	242.50	271.76	312.09	383.87	429.36	876.77	507.92	589.34	669.81	735.67	1274.61
52	110.66	115.35	136.96	148.95	263.46	279.54	332.23	388.78	443.90	904.48	517.60	597.22	667.39	740.51	1315.08
53	114.52	120.19	142.51	158.86	305.44	300.16	339.74	402.80	450.63	939.25	506.74	595.63	673.35	737.79	1375.77
54	119.89	127.32	150.80	163.95	324.21	298.54	345.48	410.56	464.34	957.25	504.66	594.13	671.73	735.25	1396.00
55	118.59	134.75	160.03	172.24	352.07	314.40	371.30	430.93	471.60	999.14	494.99	607.34	669.44	726.09	1456.70
56	131.61	146.80	164.41	181.68	383.44	333.00	382.07	434.92	483.68	1034.45	508.40	604.77	666.62	729.21	1512.47
57	136.04	148.71	179.00	192.95	397.18	332.52	394.75	447.28	503.76	1046.68	505.55	594.31	669.81	725.27	1514.60
58	136.68	156.01	190.53	205.93	404.22	322.59	392.42	456.44	519.12	1065.16	502.15	598.15	672.68	733.95	1506.42
59	146.81	166.31	200.11	211.93	430.92	349.96	411.22	463.48	512.37	1069.19	506.26	595.04	668.91	724.05	1506.76
60	151.38	177.63	214.19	227.61	451.85	350.69	420.10	478.89	525.15	1096.99	509.21	597.89	676.36	725.60	1507.07
61	160.41	190.94	229.02	244.98	490.94	354.30	434.98	491.83	541.95	1140.82	508.27	618.07	692.55	737.64	1521.82
62	170.07	205.52	239.33	260.93	541.77	362.41	466.35	518.27	555.72	1146.84	507.56	638.12	702.22	743.65	1512.47
63	189.00	223.39	261.85	282.83	569.64	378.03	477.61	528.85	582.89	1137.61	513.14	659.62	724.87	754.91	1510.22
64	202.80	237.74	272.70	306.02	640.20	385.97	487.81	559.80	591.70	1145.33	518.44	666.47	735.77	762.74	1507.53
65	221.59	257.62	288.61	327.42	671.42	406.33	514.21	572.31	614.54	1146.87	522.03	692.07	752.29	772.02	1503.89
66	240.85	283.86	316.33	360.47	710.71	436.64	571.21	622.22	666.43	1260.58	558.95	731.36	796.53	838.59	1600.59
67	269.72	316.30	354.17	394.04	754.90	480.82	629.72	695.35	725.64	1376.96	596.87	778.13	854.71	904.63	1698.60
68	295.57	345.86	388.20	432.85	802.09	527.25	682.98	754.79	819.37	1487.51	632.21	808.82	907.98	975.95	1814.39
69	322.91	377.78	430.15	473.22	820.27	572.20	747.68	832.41	903.99	1613.30	678.94	847.34	965.18	1051.40	1905.61
70	347.49	412.43	467.99	519.96	849.46	616.37	821.62	886.88	1002.27	1741.40	715.22	895.96	1015.70	1130.13	1962.29
71	374.48	443.50	494.33	569.17	873.71	644.77	841.57	957.97	1099.13	1762.09	726.31	930.42	1081.35	1211.27	1959.31
72	416.87	480.45	535.73	625.21	913.10	666.17	863.65	999.26	1131.73	1778.52	745.54	946.27	1112.81	1264.21	1964.29
73	450.49	525.67	581.14	690.16	949.94	679.11	889.40	1022.16	1165.69	1788.11	759.41	966.15	1137.68	1288.21	1958.12
74	503.41	577.96	636.40	771.21	1000.81	697.04	909.57	1052.01	1194.00	1796.31	770.91	981.01	1155.27	1306.94	1962.44
75	518.72	641.48	695.61	847.74	1053.53	711.39	923.36	1070.05	1215.29	1791.85	776.07	990.02	1167.87	1322.00	1957.91
76	534.17	672.46	783.63	878.54	1209.27	721.27	935.57	1090.04	1239.17	1794.96	780.18	997.84	1176.81	1334.07	1954.94
77	560.30	709.88	826.51	930.45	1268.17	745.38	969.46	1135.81	1295.54	1826.99	800.14	1026.80	1211.87	1381.74	1967.80
78	593.64	752.27	879.65	992.61	1340.37	778.71	1010.65	1189.69	1360.33	1874.93	825.43	1064.71	1259.39	1439.65	1975.52
79	621.46	789.30	925.38	1043.33	1397.87	805.17	1044.21	1236.11	1410.76	1884.20	846.55	1093.22	1299.62	1483.34	1973.36
80	640.38	812.71	955.25	1076.52	1429.69	819.09	1057.37	1259.49	1438.20	1882.85	857.39	1108.43	1316.93	1504.15	1972.20
81	693.57	880.79	1036.10	1168.00	1553.08	876.54	1131.84	1348.84	1540.32	2021.14	916.96	1182.90	1406.29	1608.40	2110.49
82	746.76	948.87	1114.82	1257.36	1672.23	933.98	1208.43	1433.94	1638.18	2153.04	974.40	1257.36	1495.64	1706.27	2242.40
83	802.07	1019.08	1197.79	1348.84	1795.62	993.55	1280.76	1523.30	1738.18	2284.95	1033.97	1333.95	1585.00	1806.26	2376.43
84	861.64	1093.54	1285.02	1448.84	1927.53	1055.25	1359.48	1614.78	1840.30	2423.24	1097.80	1412.67	1676.48	1912.63	2516.85
85	927.60	1176.51	1382.88	1559.47	2076.45	1123.33	1446.71	1714.78	1957.31	2576.42	1165.88	1499.90	1780.73	2029.65	2674.28
86	999.93	1270.13	1491.39	1682.86	2236.02	1195.66	1540.32	1823.28	2080.71	2735.98	1238.21	1593.51	1889.23	2153.04	2833.85
87	1076.52	1367.99	1606.27	1810.51	2406.22	1272.25	1638.18	1938.16	2208.36	2906.18	1314.80	1691.37	2004.12	2280.69	3004.05
88	1157.37	1470.11	1727.54	1946.67	2591.31	1353.10	1740.31	2059.43	2344.52	3091.28	1395.65	1793.49	2125.39	2416.85	3189.14
89	1248.85	1585.00	1861.57	2097.73	2791.30	1444.58	1855.19	2193.47	2495.57	3291.26	1487.13	1908.38	2259.42	2567.91	3389.13
90	1344.59	1708.39	2006.24	2261.55	3008.30	1540.32	1978.59	2338.14	2659.39	3508.27	1582.87	2031.77	2404.09	2731.73	3606.13
91	1448.84	1840.30	2163.68	2438.13	3242.33	1644.57	2110.49	2495.57	2835.97	3742.29	1687.12	2163.68	2561.53	2908.31	3840.16
92	1561.59	1982.84	2327.50	2623.22	3491.25	1757.33	2253.04	2659.39	3021.07	3991.21	1799.88	2306.22	2725.34	3093.40	4089.08
93	1678.61	2133.90	2504.08	2825.34	3757.19	1874.34	2404.09	2835.97	3223.18	4257.15	1916.89	2457.28	2901.93	3295.52	4355.02
94	1808.39	2297.71	2697.69	3042.34	4046.53	2004.12	2567.91	3029.58	3440.19	4546.49	2046.67	2621.10	3095.53	3512.52	4644.36
95	1948.80	2478.55	2908.31	3278.50	4363.53	2144.53	2748.75	3240.20	3676.34	4863.49	2187.08	2801.93	3306.15	3748.68	4961.36

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

Appendix B1

Union Security Insurance Company

6035-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	35.30	39.06	43.19	48.54	71.83	120.09	138.00	155.51	174.88	354.78	380.98	485.79	530.92	597.80	880.09
30	39.26	41.10	45.83	51.27	88.88	125.75	144.25	157.54	177.38	367.42	386.43	491.26	538.53	605.37	880.09
31	41.46	42.12	47.45	52.95	90.16	134.54	153.20	165.73	186.64	387.12	388.53	492.52	539.80	607.48	880.09
32	43.57	43.85	49.88	55.05	95.71	135.01	153.20	174.03	195.40	393.31	389.79	494.63	541.91	608.75	880.09
33	44.81	45.84	52.95	58.34	98.28	141.13	162.66	181.84	204.29	406.84	390.63	495.89	543.18	610.86	880.09
34	46.84	48.96	56.30	62.20	102.96	141.62	171.18	188.38	212.69	423.63	391.89	496.62	544.49	612.12	880.09
35	48.84	51.21	60.65	67.30	107.32	146.57	177.96	188.38	221.25	424.73	394.00	496.62	544.49	612.21	880.09
36	50.81	55.48	63.99	71.68	111.69	156.00	182.18	189.01	226.66	440.07	394.52	496.62	544.49	612.21	880.09
37	52.76	58.77	68.04	77.17	125.71	160.51	191.65	201.07	231.21	452.51	394.52	496.62	544.49	612.21	880.09
38	55.86	60.78	73.19	81.70	125.71	160.51	196.32	205.21	235.93	467.47	394.52	496.62	544.49	612.21	880.09
39	57.79	63.96	76.31	86.97	126.38	164.79	200.45	208.85	248.70	488.76	394.52	496.62	544.49	612.21	880.09
40	58.07	68.83	76.83	85.86	126.38	168.09	204.03	212.54	247.46	493.73	395.43	497.17	535.71	603.46	920.55
41	61.81	72.87	82.01	89.93	132.63	173.72	209.97	219.56	255.41	515.17	401.07	503.14	545.18	614.07	920.55
42	61.81	76.21	86.77	94.80	148.68	176.52	215.26	226.59	271.25	538.09	406.75	507.89	554.73	623.94	920.55
43	65.43	80.02	87.68	97.58	150.55	182.15	221.06	241.23	278.66	561.55	412.48	513.95	564.37	633.48	920.55
44	69.89	80.90	92.67	103.41	153.54	193.42	232.31	254.01	292.31	589.29	414.76	516.46	573.89	644.36	920.55
45	73.49	81.34	93.42	107.31	166.22	198.71	231.22	266.23	308.04	617.94	428.41	516.98	574.46	653.84	981.25
46	74.44	82.20	99.33	110.45	167.96	199.61	244.68	281.48	316.21	658.94	434.34	523.07	584.20	658.23	981.25
47	79.20	86.86	100.35	111.73	170.72	207.37	250.07	290.00	332.86	688.39	440.31	528.70	596.15	658.23	981.25
48	83.23	89.89	105.11	118.23	187.56	212.84	255.43	305.39	349.59	727.41	443.97	528.70	596.83	658.23	981.25
49	87.01	94.03	110.68	121.92	199.57	225.67	268.37	313.34	357.91	748.58	443.97	528.70	596.83	658.23	981.25
50	92.56	94.40	111.11	118.44	199.57	234.91	272.84	322.21	373.15	752.62	453.04	521.33	597.71	642.37	1092.53
51	96.31	97.19	119.55	128.94	218.25	240.88	278.04	341.89	387.62	776.31	446.62	523.85	598.04	650.48	1143.11
52	99.21	102.54	120.66	133.11	233.71	248.48	297.26	342.36	402.47	803.98	457.22	533.52	598.35	658.23	1163.34
53	99.25	107.20	125.94	142.31	267.85	261.84	310.46	356.10	403.81	829.82	448.59	533.75	598.53	658.23	1213.92
54	104.42	113.92	133.66	144.27	294.74	261.22	310.93	369.50	412.10	866.08	448.59	533.96	598.72	644.22	1264.50
55	107.11	121.27	142.63	155.36	311.25	282.32	330.04	383.71	425.59	890.14	440.85	534.17	598.97	651.44	1284.73
56	116.13	126.31	147.28	161.49	341.42	295.30	330.75	389.74	433.06	918.52	456.07	534.45	599.28	645.32	1351.14
57	120.93	132.19	161.79	170.06	356.44	296.89	350.27	398.19	444.81	936.06	448.59	528.28	606.02	646.04	1351.64
58	122.29	139.76	170.12	183.05	360.91	294.78	350.56	409.22	456.82	952.19	441.89	535.19	599.96	652.40	1343.08
59	129.33	150.32	180.10	189.79	387.83	311.68	375.24	414.17	459.20	955.45	448.59	535.53	600.30	647.26	1352.66
60	134.56	158.59	191.13	205.48	405.27	314.59	376.14	426.73	474.03	980.75	454.65	535.84	600.61	647.86	1353.12
61	143.70	171.85	202.85	219.85	434.83	315.48	392.43	437.19	488.65	1014.84	456.87	552.43	609.23	663.39	1345.93
62	153.40	180.23	213.46	232.64	483.20	325.24	410.39	460.19	496.33	1020.89	453.57	563.67	631.49	663.64	1346.82
63	168.39	197.49	232.39	251.05	507.41	337.52	423.54	473.40	516.74	1015.29	456.70	582.32	642.17	674.03	1340.91
64	179.14	212.04	244.16	270.95	575.18	339.31	436.46	501.31	525.08	1030.22	460.30	592.42	661.26	677.52	1348.50
65	194.32	225.81	254.48	292.79	598.96	360.25	455.69	504.75	546.68	1024.18	462.50	610.93	667.71	691.18	1343.39
66	213.33	251.60	281.88	322.19	631.22	390.45	506.79	553.98	594.49	1119.92	494.80	651.15	708.51	748.59	1424.06
67	237.78	279.68	315.53	352.39	667.97	425.01	554.86	616.24	652.30	1222.74	528.00	689.07	761.71	809.62	1505.31
68	263.13	308.93	342.91	384.40	716.95	469.65	611.09	666.73	730.57	1332.10	563.49	721.50	803.21	867.52	1615.39
69	287.03	334.32	381.27	421.71	728.67	510.57	662.11	738.50	801.73	1430.97	606.03	753.69	857.46	935.04	1689.45
70	309.26	366.60	416.70	462.89	756.37	547.41	731.33	787.41	895.04	1551.53	635.75	792.58	903.30	1007.29	1747.25
71	333.99	395.98	439.74	503.86	777.42	575.39	749.46	852.88	972.94	1569.05	648.34	824.32	960.30	1071.81	1744.32
72	370.18	428.10	476.86	554.72	809.42	590.47	770.70	885.70	1006.83	1580.40	665.66	840.28	991.69	1124.16	1742.09
73	401.88	468.59	518.16	611.46	846.82	605.60	789.39	913.65	1036.17	1596.23	675.03	861.14	1011.66	1144.68	1744.58
74	448.56	513.08	563.83	686.53	886.68	622.81	804.49	932.61	1061.69	1597.54	683.45	871.29	1026.19	1161.73	1739.52
75	462.40	571.50	619.53	755.85	940.75	634.32	821.10	954.45	1084.87	1599.75	692.81	883.31	1037.45	1176.76	1745.52
76	474.52	599.25	696.86	780.92	1075.53	639.92	831.31	970.73	1103.59	1595.85	693.19	886.67	1046.65	1187.65	1738.72
77	499.45	631.29	737.77	826.51	1128.41	664.25	862.02	1011.58	1151.03	1625.80	711.24	912.71	1080.04	1227.08	1748.55
78	528.75	670.55	783.51	882.05	1194.15	694.59	901.85	1059.91	1211.32	1670.80	736.39	949.35	1122.40	1281.02	1759.91
79	553.42	700.84	823.32	927.65	1244.83	716.72	925.91	1100.03	1256.53	1676.64	753.50	973.01	1154.46	1320.03	1755.12
80	570.17	723.35	851.01	957.38	1272.25	729.74	940.36	1121.20	1278.64	1676.48	763.78	985.04	1172.26	1338.21	1755.20
81	616.98	785.05	923.34	1040.35	1382.88	780.80	1008.44	1202.04	1372.25	1799.88	814.84	1055.25	1255.23	1431.82	1878.59
82	665.91	844.62	993.55	1119.07	1489.26	831.86	1074.39	1278.64	1459.47	1916.89	868.03	1119.07	1331.82	1519.04	1997.73
83	714.84	906.32	1065.88	1199.92	1597.76	885.05	1140.35	1355.23	1544.57	2031.77	921.21	1187.15	1410.54	1606.27	2114.75
84	765.90	972.27	1142.47	1289.27	1716.90	938.23	1208.43	1436.07	1640.31	2157.30	976.53	1255.23	1493.51	1704.14	2242.40
85	825.47	1048.86	1231.83	1389.27	1846.68	999.93	1287.15	1527.55	1744.56	2291.33	1036.10	1336.08	1587.12	1806.26	2378.56
86	889.30	1129.71	1327.57	1495.64	1991.35	1063.76	1367.99	1623.29	1850.94	2436.00	1099.92	1416.92	1682.86	1912.63	2523.23
87	957.38	1216.94	1429.69	1610.53	2142.41	1131.84	1455.22	1725.41	1965.82	2587.06	1168.00	1504.15	1784.98	2027.52	2674.28
88	1031.84	1308.42	1538.19	1733.92	2306.22	1206.30	1546.70	1833.92	2089.22	2750.87	1242.47	1595.63	1893.49	2150.92	2838.10
89	1110.56	1410.54	1657.33	1865.83	2482.81	1285.02	1648.82	1953.06	2221.12	2927.46	1321.19	1697.76	2012.63	2282.82	3014.69
90	1197.79	1521.17	1784.98	2012.63	2678.54	1372.25	1759.45	2080.71	2367.92	3123.19	1408.41	1808.39	2140.28	2429.62	3210.42
91	1289.27	1638.18	1923.27	2170.06	2887.03	1463.73	1876.47	2219.00	2525.36	3331.68	1499.90	1925.40	2278.57	2587.06	3418.91
92	1389.27	1763.71	2070.07	2333.88	3106.17	1563.72	2001.99	2365.79	2689.18	3550.82	1599.89	2050.92	2425.36	2750.87	3638.05
93	1493.51	1899.87	2229.63	2514.72	3344.45	1667.97	2138.15	2525.36	2870.01	3789.10	1704.14	2187.08	2584.93	2931.71	3876.33
94	1610.53	2044.54	2401.96	2706.20	3599.75	1784.98	2282.82	2697.69	3061.49	4044.40	1821.15	2331.75	2757.26	3123.19	4131.63
95	1733.92	2204.10	2589.18	2918.95	3882.71	1908.38	2442.38	2884.91	3274.24	4327.36	1944.55	2491.32	2944.48	3335.94	4414.59

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

Appendix B1

Union Security Insurance Company

6035-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	31.58	35.81	39.99	43.85	64.82	108.08	127.10	144.66	157.39	317.16	351.67	446.93	485.15	534.40	799.16
30	35.13	37.67	42.43	46.31	80.21	113.18	132.86	146.55	159.64	328.45	356.70	451.96	492.10	541.17	799.16
31	37.09	38.61	43.94	47.83	81.37	121.08	141.11	154.17	167.97	346.06	358.64	453.12	493.26	543.05	799.16
32	38.99	40.19	46.19	49.73	86.37	121.51	141.11	161.89	175.86	351.59	359.81	455.06	495.20	544.18	799.16
33	40.10	42.02	49.03	52.69	88.69	127.02	149.82	169.16	183.86	363.69	360.58	456.22	496.36	546.07	799.16
34	41.91	44.88	52.13	56.18	92.92	127.46	157.67	175.24	191.42	378.70	361.75	456.89	497.55	547.20	799.16
35	43.70	46.94	56.16	60.78	96.85	131.91	163.91	175.24	199.12	379.69	363.69	456.89	497.55	547.28	799.16
36	45.46	50.86	59.25	64.74	100.79	140.40	167.80	175.82	204.00	393.39	364.18	456.89	497.55	547.28	799.16
37	47.21	53.87	63.00	69.70	113.44	144.46	176.52	187.04	208.09	404.52	364.18	456.89	497.55	547.28	799.16
38	49.98	55.72	67.76	73.79	113.44	144.46	180.82	190.89	212.34	417.89	364.18	456.89	497.55	547.28	799.16
39	51.70	58.63	70.66	78.55	114.05	148.31	184.62	194.28	223.83	436.92	364.18	456.89	497.55	547.28	799.16
40	55.16	60.89	68.88	80.49	117.56	152.33	188.73	194.06	228.43	457.95	376.14	459.65	491.80	550.99	849.74
41	58.72	64.46	73.52	84.31	123.38	157.44	194.22	200.46	235.76	477.84	381.50	465.17	500.49	560.67	849.74
42	58.72	67.41	77.79	88.88	138.31	159.97	199.11	206.89	250.38	499.10	386.91	469.56	509.26	569.69	849.74
43	62.16	70.79	78.61	91.49	140.04	165.07	204.48	220.26	257.22	520.85	392.36	475.16	518.11	578.39	849.74
44	66.39	71.57	83.09	96.94	142.83	175.29	214.88	231.93	269.83	546.59	394.52	477.49	526.85	588.33	849.74
45	69.99	75.32	84.38	95.05	155.38	186.66	214.71	239.61	280.54	576.18	399.20	470.82	521.43	591.99	910.44
46	70.89	76.11	89.72	97.83	157.01	187.52	227.20	253.34	287.98	614.42	404.72	476.37	530.27	595.96	910.44
47	75.43	80.43	90.63	98.96	159.59	194.80	232.21	261.00	303.14	641.87	410.29	481.50	541.12	595.96	910.44
48	79.27	83.23	94.94	104.71	175.33	199.94	237.19	274.85	318.37	678.26	413.70	481.50	541.74	595.96	910.44
49	82.87	87.06	99.97	107.99	186.55	211.99	249.20	282.01	325.96	698.00	413.70	481.50	541.74	595.96	910.44
50	84.85	84.96	101.30	109.09	183.92	216.37	249.62	298.34	337.04	688.37	407.73	479.28	547.91	586.85	1001.48
51	88.61	87.78	106.26	119.27	194.00	222.35	249.67	311.90	351.84	703.24	411.59	482.93	542.23	604.02	1031.83
52	87.76	92.92	107.61	117.26	212.46	223.63	268.12	307.54	355.12	730.89	414.08	477.78	536.98	590.91	1062.18
53	91.62	97.45	116.00	129.07	244.35	242.68	281.17	321.08	368.70	756.87	415.36	479.60	546.16	593.13	1102.64
54	96.68	103.87	123.38	131.16	265.26	242.56	282.14	334.31	377.28	784.03	408.54	481.32	547.61	588.20	1143.11
55	99.46	107.80	128.72	141.85	285.74	256.65	300.58	348.29	391.08	808.39	402.18	482.95	542.60	597.15	1173.45
56	104.52	116.07	133.58	148.04	315.16	263.88	307.94	350.20	393.69	847.18	403.73	492.26	545.41	593.70	1230.14
57	109.59	122.28	148.02	156.98	325.89	267.20	316.91	370.91	407.30	859.47	405.87	488.66	548.60	591.19	1236.61
58	111.50	126.76	153.11	166.71	327.22	266.97	319.17	372.50	420.48	855.36	408.42	484.82	539.35	594.15	1225.10
59	118.85	137.52	160.08	170.81	349.52	284.34	339.26	369.80	410.86	864.45	416.55	487.93	543.13	586.92	1224.25
60	121.11	142.74	171.35	183.35	363.34	283.65	337.06	384.06	422.91	879.04	406.15	485.08	541.09	585.67	1215.38
61	130.33	152.75	183.22	197.87	392.75	286.36	349.87	396.20	439.78	916.85	411.18	497.74	557.16	599.03	1223.57
62	140.06	164.42	194.05	210.63	439.27	297.36	373.08	419.98	449.66	928.08	415.77	515.81	575.92	602.45	1224.38
63	154.64	181.30	212.75	228.80	464.33	306.02	392.00	435.02	471.27	923.54	420.78	535.94	588.66	611.12	1225.78
64	162.24	192.76	221.96	245.45	520.16	309.62	393.67	455.36	478.06	932.38	416.69	538.12	600.73	613.60	1221.29
65	177.27	206.73	235.86	264.45	545.83	326.74	413.88	465.01	497.66	928.16	421.29	553.66	614.29	622.47	1218.56
66	196.12	229.02	256.83	293.48	575.11	356.87	463.84	501.79	541.48	1017.12	453.57	589.81	646.90	679.05	1294.60
67	216.49	256.37	286.56	317.16	608.50	386.38	506.42	562.11	590.55	1112.59	477.50	628.13	695.29	727.01	1370.59
68	237.90	278.70	313.80	352.10	649.74	429.77	552.68	608.03	665.99	1204.44	508.52	657.16	733.36	796.61	1469.07
69	261.92	307.57	345.42	383.08	666.21	462.16	608.06	670.20	732.19	1309.42	551.35	691.25	779.90	851.92	1541.55
70	281.47	333.87	378.24	421.67	690.43	495.69	668.13	716.96	812.54	1410.48	578.36	723.66	820.05	917.21	1591.34
71	303.63	361.14	400.32	460.31	706.10	518.26	682.47	776.08	887.45	1425.51	590.89	754.95	871.54	980.17	1587.97
72	336.83	391.14	432.71	505.69	739.18	537.48	700.99	806.22	915.99	1440.82	604.80	772.15	900.85	1021.97	1590.99
73	366.23	426.54	472.35	556.97	771.83	553.09	721.52	829.63	941.65	1453.35	615.26	784.13	920.65	1039.67	1587.44
74	409.83	468.85	513.59	626.04	807.67	567.96	735.53	848.71	968.11	1453.98	625.15	797.07	932.61	1061.69	1582.38
75	420.91	521.93	562.46	687.68	852.73	578.01	751.92	868.49	984.09	1450.71	630.37	806.24	942.59	1070.05	1582.92
76	433.85	545.02	634.50	713.13	978.01	585.69	757.23	883.96	1005.98	1453.20	633.38	808.04	951.75	1084.61	1582.57
77	453.82	572.98	669.32	755.52	1024.89	605.94	782.73	920.31	1049.61	1478.99	647.73	829.04	981.16	1120.60	1589.59
78	483.09	608.06	713.82	802.74	1084.48	632.10	817.23	966.17	1100.77	1517.08	671.41	860.42	1021.45	1163.25	1596.96
79	503.52	637.34	750.74	843.73	1132.91	650.94	841.74	1002.50	1143.12	1526.74	685.41	884.56	1052.40	1199.82	1598.90
80	516.99	657.40	772.29	872.28	1159.49	661.66	855.26	1019.08	1165.88	1527.55	691.44	895.68	1065.88	1216.94	1599.89
81	561.66	714.84	838.24	946.74	1259.49	710.59	919.09	1091.41	1248.85	1640.31	740.37	959.51	1138.22	1302.04	1712.65
82	604.21	768.03	902.07	1019.08	1355.23	755.27	976.53	1161.62	1327.57	1744.56	789.31	1016.95	1210.55	1382.88	1816.90
83	648.89	825.47	970.15	1091.41	1453.09	804.20	1036.10	1233.96	1406.29	1848.81	836.11	1080.78	1282.89	1461.60	1923.27
84	697.82	887.17	1040.35	1174.39	1561.59	855.26	1102.05	1308.42	1493.51	1963.69	887.17	1146.73	1359.48	1550.96	2038.16
85	751.01	955.25	1121.20	1263.74	1680.74	910.58	1172.26	1391.39	1585.00	2084.96	944.62	1216.94	1442.45	1644.57	2163.68
86	810.58	1029.72	1208.43	1361.61	1812.64	970.15	1246.72	1478.62	1682.86	2216.87	1004.19	1291.40	1529.68	1742.43	2295.59
87	872.28	1106.31	1299.91	1465.86	1948.80	1031.84	1323.31	1570.10	1787.11	2353.03	1065.88	1367.99	1621.16	1846.68	2431.75
88	938.23	1191.41	1399.90	1576.49	2099.86	1097.80	1408.41	1670.10	1897.74	2504.08	1131.84	1453.09	1721.16	1957.31	2582.80
89	1008.44	1285.02	1506.28	1697.76	2261.55	1168.00	1502.02	1776.47	2019.01	2665.77	1202.04	1546.70	1827.53	2078.58	2744.49
90	1089.29	1382.88	1623.29	1831.79	2438.13	1248.85	1599.89	1893.49	2153.04	2842.36	1282.89	1644.57	1944.55	2212.61	2921.08
91	1174.39	1491.39	1750.94	1974.33	2625.35	1333.95	1708.39	2021.14	2295.59	3029.58	1367.99	1753.07	2072.20	2355.16	3108.30
92	1263.74	1606.27	1884.98	2125.39	2827.46	1423.31	1823.28	2155.17	2446.64	3231.69	1457.35	1867.96	2206.23	2506.21	3310.41
93	1359.48	1727.54	2029.65	2287.08	3044.47	1519.04	1944.55	2299.84	2608.33	3448.70	1553.08	1989.22	2350.90	2667.90	3527.42
94	1465.86	1861.57	2184.96	2463.66	3276.37	1625.42	2078.58	2455.15	2784.91	3680.60	1659.46	2123.26	2506.21	2844.48	3759.32
95	1578.61	2006.24	2357.28	2657.26	3533.80	1738.18	2223.25	2627.48	2978.52	3938.03	1772.22	2267.93	2678.54	3038.09	4016.74

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

Appendix B1

Union Security Insurance Company

6035-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	29.73	32.55	36.79	40.72	61.32	100.07	116.21	133.81	146.90	301.03	332.14	417.78	448.54	516.28	758.70
30	33.06	34.25	39.04	43.00	75.87	104.79	121.47	135.56	149.00	311.75	336.89	422.48	454.96	522.82	758.70
31	34.91	35.10	40.42	44.41	76.97	112.11	129.01	142.61	156.78	328.47	338.72	423.57	456.03	524.64	758.70
32	36.69	36.54	42.49	46.17	81.71	112.51	129.01	149.74	164.14	333.71	339.82	425.38	457.82	525.74	758.70
33	37.74	38.20	45.10	48.93	83.90	117.61	136.98	156.47	171.60	345.20	340.55	426.47	458.90	527.56	758.70
34	39.45	40.80	47.96	52.17	87.89	118.02	144.15	162.10	178.66	359.44	341.65	427.09	460.00	528.65	758.70
35	41.13	42.67	51.67	56.44	91.62	122.14	149.86	162.10	185.85	360.38	343.49	427.09	460.00	528.73	758.70
36	42.78	46.24	54.51	60.12	95.35	130.00	153.41	162.63	190.40	373.39	343.94	427.09	460.00	528.73	758.70
37	44.43	48.97	57.96	64.72	107.31	133.76	161.39	173.02	194.21	383.95	343.94	427.09	460.00	528.73	758.70
38	47.04	50.65	62.34	68.52	107.31	133.76	165.32	176.58	198.18	396.64	343.94	427.09	460.00	528.73	758.70
39	48.66	53.30	65.01	72.94	107.88	137.33	168.80	179.71	208.91	414.70	343.94	427.09	460.00	528.73	758.70
40	49.36	55.59	66.23	72.44	108.74	141.83	173.42	184.82	209.39	429.33	347.21	431.51	465.45	516.00	809.28
41	52.54	58.85	70.70	75.88	114.13	146.58	178.48	190.92	216.11	447.97	352.16	436.69	473.68	525.08	809.28
42	52.54	61.55	74.80	79.99	127.93	148.94	182.97	197.04	229.52	467.90	357.15	440.81	481.98	533.52	809.28
43	55.62	64.63	75.58	82.34	129.54	153.69	187.90	209.77	235.79	488.30	362.18	446.07	490.36	541.67	809.28
44	59.40	65.34	79.89	87.25	132.12	163.20	197.46	220.88	247.34	512.43	364.18	448.25	498.62	550.98	809.28
45	62.99	69.29	78.35	88.92	140.92	168.60	203.70	223.64	264.04	526.08	369.99	452.36	494.92	556.65	849.74
46	63.80	70.03	83.31	91.52	142.40	169.37	215.55	236.45	271.04	560.99	375.11	457.68	503.31	560.38	849.74
47	67.89	73.99	84.16	92.58	144.74	175.95	220.30	243.60	285.31	586.06	380.27	462.61	513.60	560.38	849.74
48	71.34	76.57	88.16	97.96	159.02	180.59	225.02	256.53	299.65	619.28	383.43	462.61	514.20	560.38	849.74
49	74.58	80.10	92.83	101.02	169.20	191.48	236.42	263.21	306.78	637.31	383.43	462.61	514.20	560.38	849.74
50	77.14	81.81	94.77	99.74	168.26	197.82	238.01	280.44	312.96	642.48	380.55	462.47	514.70	555.13	940.79
51	77.05	81.51	99.62	106.38	181.87	197.65	238.32	293.90	322.02	666.71	376.56	458.37	518.30	557.56	981.25
52	80.13	86.51	101.09	110.92	199.72	211.21	250.63	295.93	337.36	694.35	379.58	461.85	513.96	560.99	1021.71
53	83.98	90.96	106.05	119.15	225.56	223.52	263.60	303.56	345.29	711.28	382.13	456.39	516.24	564.19	1041.95
54	88.95	97.17	113.10	121.32	245.61	230.12	270.63	310.85	354.06	738.45	384.50	458.76	511.10	560.19	1082.41
55	91.81	101.06	118.28	128.34	265.33	243.82	282.89	324.67	362.33	753.90	386.71	460.99	514.41	556.44	1112.76
56	96.77	105.83	126.73	137.94	283.64	245.04	285.13	333.25	376.82	775.84	381.30	457.10	518.48	561.43	1149.48
57	98.25	112.36	134.25	143.89	300.43	243.45	300.23	343.64	380.50	799.90	377.38	462.24	516.71	560.71	1159.92
58	104.31	120.26	142.90	153.63	303.16	250.28	303.47	351.51	394.53	806.94	381.64	465.93	515.11	559.20	1161.58
59	108.36	124.73	150.08	161.32	325.58	262.47	313.55	350.07	396.36	818.96	384.50	458.18	514.54	559.49	1155.76
60	111.01	133.22	158.17	170.71	340.05	263.02	322.41	360.35	399.67	835.45	381.91	462.52	514.03	554.57	1158.66
61	120.31	143.21	170.13	185.31	364.70	271.80	335.69	377.98	417.57	860.86	382.63	475.86	525.92	569.32	1154.75
62	126.72	151.77	181.12	198.06	405.11	269.49	349.76	393.17	424.21	868.42	383.37	483.91	540.56	574.21	1152.36
63	140.89	168.35	196.39	212.91	430.82	283.52	369.47	405.17	442.33	874.61	389.99	505.02	554.60	579.66	1158.06
64	148.72	179.91	206.11	229.51	485.15	288.42	372.27	426.12	450.63	880.58	392.47	513.43	568.13	583.78	1157.68
65	163.63	194.01	220.34	245.56	507.18	305.80	392.98	441.16	467.50	880.15	393.81	529.79	583.13	590.13	1153.18
66	178.92	212.89	241.17	271.15	537.71	327.48	438.07	481.72	507.40	968.43	421.50	561.50	616.10	642.23	1229.87
67	198.74	236.40	264.02	297.93	567.32	360.62	475.59	524.64	559.67	1046.49	449.95	590.63	651.00	698.09	1306.16
68	219.87	261.91	291.15	326.25	604.93	398.76	525.72	574.48	625.63	1143.38	476.45	624.99	694.08	750.73	1392.98
69	240.39	287.51	322.61	357.33	620.41	431.35	576.53	631.78	691.29	1237.60	510.34	655.57	736.82	806.21	1467.60
70	260.62	310.96	352.59	389.97	640.00	465.51	627.50	679.66	763.05	1329.11	543.04	689.20	778.42	863.98	1505.32
71	280.02	335.79	373.02	429.21	656.17	485.61	644.79	735.66	838.60	1346.31	549.86	714.14	827.15	928.37	1500.02
72	310.15	366.50	406.21	471.98	689.01	499.63	670.01	768.37	866.78	1359.78	562.96	734.30	855.42	968.98	1506.55
73	340.30	399.51	440.86	523.67	718.71	518.08	685.80	787.63	892.64	1371.70	580.10	745.62	871.64	994.16	1502.83
74	374.33	442.31	482.88	583.70	755.00	526.00	702.70	806.75	913.25	1376.68	579.80	761.58	887.43	1003.60	1501.98
75	388.30	486.94	527.14	646.18	800.46	536.51	709.82	821.06	936.67	1377.84	588.74	764.75	898.13	1019.66	1503.27
76	398.60	515.19	593.83	667.04	916.71	545.02	724.31	835.15	951.75	1375.94	589.89	772.79	902.94	1027.67	1504.49
77	420.86	540.02	626.22	707.35	960.18	565.37	746.92	869.61	993.84	1400.15	604.55	791.01	930.45	1062.29	1510.11
78	444.63	574.42	670.55	754.67	1016.24	588.84	778.54	915.70	1047.89	1438.96	625.69	824.37	970.98	1107.98	1516.73
79	467.23	603.31	703.11	791.57	1062.11	610.12	805.34	948.07	1081.88	1446.02	642.29	846.00	997.96	1140.85	1518.50
80	478.69	621.23	725.48	816.96	1087.16	616.98	816.96	965.89	1102.05	1446.71	648.89	857.39	1010.57	1155.24	1516.92
81	519.11	674.42	787.18	887.17	1180.77	661.66	874.41	1033.97	1182.90	1550.96	693.57	914.83	1082.90	1233.96	1621.16
82	559.54	725.48	846.75	955.25	1272.25	706.33	931.85	1099.92	1257.36	1653.08	736.12	972.27	1148.86	1310.55	1725.41
83	599.96	778.67	910.58	1025.46	1363.74	751.01	989.29	1170.13	1333.95	1750.94	780.80	1029.72	1219.06	1387.14	1825.41
84	644.64	836.11	976.53	1099.92	1465.86	795.69	1046.74	1238.21	1410.54	1857.32	829.73	1091.41	1287.15	1467.98	1931.78
85	693.57	899.94	1050.99	1185.02	1576.49	846.75	1112.69	1314.80	1499.90	1972.20	880.79	1159.49	1365.86	1557.34	2048.79
86	748.88	970.15	1131.84	1276.51	1699.88	902.07	1182.90	1395.65	1591.38	2095.60	936.11	1229.70	1446.71	1648.82	2172.19
87	806.33	1044.61	1219.06	1374.37	1827.53	959.51	1257.36	1482.88	1689.25	2223.25	993.55	1304.17	1533.94	1746.69	2299.84
88	868.03	1125.45	1312.68	1478.62	1970.08	1021.21	1338.21	1576.49	1793.49	2365.79	1055.25	1385.01	1627.55	1850.94	2442.38
89	933.98	1210.55	1414.80	1593.51	2119.00	1087.16	1423.31	1678.61	1908.38	2514.72	1121.20	1470.11	1729.67	1965.82	2591.31
90	1006.31	1306.29	1525.43	1719.03	2284.95	1159.49	1519.04	1789.24	2033.90	2680.67	1193.53	1565.85	1840.30	2091.35	2757.26
91	1085.03	1406.29	1642.44	1850.94	2463.66	1238.21	1619.04	1906.25	2165.81	2859.38	1272.25	1665.84	1957.31	2223.25	2935.97
92	1168.00	1512.66	1767.96	1993.48	2653.01	1321.19	1725.41	2031.77	2308.35	3048.73	1355.23	1772.22	2082.83	2365.79	3125.32
93	1259.49	1629.67	1902.00	2144.53	2852.99	1412.67	1842.43	2165.81	2459.40	3248.71	1446.71	1889.23	2216.87	2516.85	3325.30
94	1355.23	1755.20	2048.79	2308.35	3074.26	1508.41	1967.95	2312.61	2623.22	3469.97	1542.45	2014.75	2363.67	2680.67	3546.56
95	1461.60	1893.49	2210.49	2489.19	3314.66	1614.78	2106.24	2474.30	2804.06	3710.38	1648.82	2153.04	2525.36	2861.50	3786.97

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

Appendix B1

Union Security Insurance Company

6035-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	40.87	43.95	47.99	51.68	78.84	136.10	152.52	169.97	181.88	381.66	449.36	553.80	585.85	643.09	971.13
30	45.46	46.24	50.92	54.58	97.55	142.52	159.43	172.19	184.48	395.25	455.79	560.03	594.24	651.24	971.13
31	48.00	47.38	52.73	56.37	98.96	152.48	169.33	181.15	194.10	416.45	458.26	561.47	595.64	653.50	971.13
32	50.45	49.33	55.42	58.61	105.05	153.01	169.33	190.22	203.22	423.10	459.75	563.87	597.97	654.86	971.13
33	51.89	51.57	58.83	62.10	107.87	159.94	179.79	198.76	212.46	437.66	460.74	565.32	599.38	657.14	971.13
34	54.24	55.08	62.56	66.21	113.01	160.50	189.20	205.91	221.20	455.72	462.23	566.15	600.82	658.50	971.13
35	56.55	57.61	67.39	71.64	117.79	166.11	196.69	205.91	230.10	456.91	464.72	566.15	600.82	658.59	971.13
36	58.83	62.42	71.10	76.31	122.59	176.80	201.36	206.59	235.73	473.41	465.33	566.15	600.82	658.59	971.13
37	61.09	66.11	75.60	82.15	137.97	181.91	211.82	219.78	240.46	486.79	465.33	566.15	600.82	658.59	971.13
38	64.68	68.38	81.32	86.97	137.97	181.91	216.99	224.30	245.37	502.89	465.33	566.15	600.82	658.59	971.13
39	66.91	71.96	84.79	92.58	138.71	186.76	221.55	228.28	258.65	525.78	465.33	566.15	600.82	658.59	971.13
40	66.78	74.12	84.78	96.59	141.07	183.85	224.43	231.02	271.26	536.66	462.95	562.84	597.18	673.43	1041.95
41	71.08	78.47	90.49	101.17	148.06	190.01	230.97	238.65	279.96	559.97	469.54	569.60	607.74	685.27	1041.95
42	71.08	82.07	95.75	106.65	165.97	193.07	236.78	246.30	297.33	584.88	476.20	574.97	618.39	696.28	1041.95
43	75.25	86.18	96.75	109.78	168.05	199.22	243.16	262.21	305.45	610.38	482.90	581.83	629.14	706.93	1041.95
44	80.37	87.12	102.26	116.33	171.40	211.56	255.54	276.10	320.42	640.53	485.57	584.68	639.74	719.07	1041.95
45	87.48	90.38	102.46	116.51	184.28	228.81	258.75	282.21	330.05	668.04	506.30	581.60	645.16	715.69	1102.64
46	88.62	91.34	108.94	119.92	186.22	229.86	273.81	298.37	338.80	712.37	513.31	588.45	656.10	720.49	1102.64
47	94.29	96.51	110.06	121.31	189.28	238.79	279.85	307.40	356.63	744.20	520.37	594.79	669.52	720.49	1102.64
48	99.08	99.87	115.28	128.36	207.95	245.09	285.84	323.72	374.56	786.39	524.70	594.79	670.29	720.49	1102.64
49	103.58	104.48	121.39	132.37	221.26	259.86	300.32	332.14	383.48	809.28	524.70	594.79	670.29	720.49	1102.64
50	104.13	103.84	124.18	130.91	223.05	259.64	296.07	352.04	397.22	816.87	516.46	588.59	672.43	713.74	1224.03
51	107.87	109.73	129.51	138.61	238.45	265.59	306.41	365.88	405.51	840.24	516.68	597.52	661.83	720.18	1264.50
52	110.66	115.35	133.70	142.62	259.21	279.54	326.40	371.37	420.22	867.93	517.60	597.22	659.71	718.07	1304.96
53	114.52	120.19	139.20	155.55	296.04	293.77	333.89	385.29	433.08	893.66	515.05	595.63	665.87	716.09	1345.43
54	123.76	127.32	150.80	157.39	324.21	304.76	339.72	398.83	441.12	929.90	520.68	594.13	671.73	714.25	1396.00
55	126.24	134.75	156.55	168.87	346.97	320.82	359.51	413.22	448.59	953.72	518.20	600.02	662.39	712.51	1436.47
56	135.48	143.38	164.41	178.32	378.19	333.00	364.96	417.98	466.80	989.86	523.35	604.77	666.62	709.85	1492.31
57	139.82	148.71	175.56	186.41	392.09	332.52	383.63	430.92	471.61	1004.13	519.79	594.31	663.43	706.98	1495.43
58	140.28	156.01	187.13	199.40	399.40	328.15	381.96	440.70	487.97	1024.81	508.85	598.15	666.62	716.48	1497.35
59	146.81	166.31	196.77	208.77	426.13	344.49	406.08	443.76	488.20	1031.28	519.08	600.99	663.19	713.08	1489.64
60	151.38	177.63	210.90	224.45	447.19	345.53	410.33	459.93	506.56	1060.66	515.27	603.53	665.54	715.24	1498.97
61	163.75	190.94	225.75	238.70	481.59	354.30	425.52	478.17	519.74	1098.83	519.69	618.07	682.13	722.79	1498.88
62	176.74	205.52	239.33	257.79	541.77	367.06	457.02	500.40	534.51	1120.33	523.76	643.43	702.22	734.24	1505.27
63	199.31	226.63	261.85	282.83	574.43	387.03	473.10	516.05	562.22	1113.15	533.67	664.77	724.87	750.42	1510.22
64	209.56	244.17	275.87	306.02	650.20	390.21	487.81	547.27	576.02	1133.81	537.83	681.28	740.43	758.48	1520.25
65	228.41	263.98	291.72	327.42	681.08	410.52	514.21	560.39	595.69	1130.86	540.34	706.39	756.74	767.98	1515.77
66	251.17	290.31	319.47	360.47	715.38	445.03	571.21	610.18	647.50	1233.53	581.85	745.52	800.93	834.50	1606.48
67	280.37	322.96	357.39	394.04	759.48	489.41	625.32	682.86	710.20	1349.42	619.83	792.19	863.57	900.50	1710.31
68	309.99	352.58	388.20	429.62	806.57	540.54	682.98	738.02	795.16	1459.76	664.28	827.20	907.98	971.78	1826.09
69	337.27	384.47	430.15	470.00	820.27	585.40	743.18	815.34	875.36	1580.15	710.84	865.18	969.49	1047.24	1911.29
70	361.39	418.97	467.99	513.62	849.46	625.00	821.62	870.30	969.28	1708.85	746.13	913.19	1019.86	1121.94	1973.05
71	391.35	453.00	494.33	562.95	873.71	657.01	845.76	941.81	1062.50	1732.39	763.24	950.83	1085.39	1203.30	1969.08
72	433.54	489.69	535.73	619.08	913.10	681.31	867.52	980.33	1101.45	1747.00	779.78	965.19	1120.38	1256.64	1973.18
73	469.94	534.68	581.14	684.10	953.07	700.11	889.40	1008.16	1134.18	1763.61	791.05	987.16	1141.18	1281.20	1970.20
74	526.00	589.75	636.40	765.16	1000.81	716.40	912.85	1035.87	1161.73	1770.54	803.30	1003.60	1158.50	1300.49	1969.75
75	539.47	653.15	698.32	844.78	1059.03	729.18	926.37	1058.19	1191.58	1775.29	808.77	1010.77	1173.80	1319.04	1971.18
76	555.86	686.02	789.06	875.83	1214.85	740.25	941.05	1081.90	1217.48	1777.13	812.80	1019.54	1187.65	1334.07	1969.95
77	585.65	725.10	834.11	927.92	1278.52	768.20	977.13	1128.21	1272.72	1816.12	835.70	1052.15	1224.55	1379.20	1986.99
78	622.49	771.50	889.26	990.21	1354.99	807.55	1022.74	1187.29	1338.70	1869.89	868.75	1093.56	1276.22	1439.65	2000.59
79	650.94	809.71	936.72	1043.33	1413.86	832.39	1057.86	1233.85	1392.61	1881.90	889.67	1124.98	1317.76	1485.60	2000.93
80	670.17	833.99	965.89	1076.52	1448.84	846.75	1072.27	1257.36	1419.05	1887.10	899.94	1138.22	1333.95	1508.41	2001.99
81	727.61	906.32	1048.86	1170.13	1572.23	910.58	1153.11	1348.84	1525.43	2023.26	961.64	1219.06	1427.56	1612.65	2140.28
82	782.92	974.40	1129.71	1259.49	1693.50	970.15	1225.45	1438.20	1623.29	2155.17	1023.33	1293.53	1516.92	1712.65	2276.44
83	840.37	1046.74	1210.55	1350.97	1816.90	1031.84	1302.04	1523.30	1721.16	2287.08	1085.03	1372.25	1606.27	1812.64	2410.47
84	904.19	1123.33	1299.91	1450.96	1950.93	1097.80	1382.88	1616.91	1825.41	2427.49	1153.11	1455.22	1702.01	1919.02	2553.02
85	972.27	1210.55	1399.90	1561.59	2099.86	1168.00	1472.24	1721.16	1940.29	2580.67	1223.32	1546.70	1806.26	2036.03	2708.32
86	1048.86	1304.17	1508.41	1682.86	2263.67	1244.59	1565.85	1829.66	2061.56	2744.49	1299.91	1640.31	1914.76	2157.30	2872.14
87	1129.71	1404.16	1625.42	1810.51	2436.00	1325.44	1665.84	1946.67	2189.21	2916.82	1380.76	1740.31	2031.77	2284.95	3044.47
88	1214.81	1510.53	1748.82	1948.80	2623.22	1410.54	1772.22	2070.07	2327.50	3104.04	1465.86	1846.68	2155.17	2423.24	3231.69
89	1308.42	1627.55	1882.85	2099.86	2825.34	1504.15	1889.23	2204.10	2478.55	3306.15	1559.47	1963.69	2289.20	2574.29	3433.81
90	1410.54	1755.20	2029.65	2263.67	3044.47	1606.27	2016.88	2350.90	2642.37	3525.29	1661.59	2091.35	2436.00	2738.11	3652.94
91	1521.17	1891.36	2189.21	2440.26	3282.75	1716.90	2153.04	2510.47	2818.95	3763.57	1772.22	2227.51	2595.57	2914.69	3891.22
92	1636.06	2036.03	2355.16	2627.48	3533.80	1831.79	2297.71	2676.41	3006.18	4014.62	1887.10	2372.18	2761.51	3101.91	4142.27
93	1761.58	2191.34	2536.00	2827.46	3803.99	1957.31	2453.02	2857.25	3206.16	4284.81	2012.63	2527.49	2942.35	3301.90	4412.46
94	1897.74	2359.41	2729.60	3044.47	4095.46	2093.47	2621.10	3050.85	3423.17	4576.28	2148.79	2695.56	3135.95	3518.91	4703.93
95	2044.54	2544.51	2944.48	3282.75	4416.72	2240.27	2806.19	3265.73	3661.45	4897.53	2295.59	2880.65	3350.83	3757.19	5025.19

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

Appendix B1

Union Security Insurance Company

6035-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	35.30	39.06	43.19	46.98	70.08	116.09	134.36	151.89	164.39	338.66	390.75	485.79	530.92	579.68	869.97
30	39.26	41.10	45.83	49.62	86.71	121.56	140.45	153.87	166.74	350.72	396.34	491.26	538.53	587.03	869.97
31	41.46	42.12	47.45	51.24	87.96	130.05	149.17	161.88	175.44	369.53	398.49	492.52	539.80	589.07	869.97
32	43.57	43.85	49.88	53.28	93.38	130.51	149.17	169.98	183.68	375.43	399.78	494.63	541.91	590.30	869.97
33	44.81	45.84	52.95	56.46	95.88	136.42	158.38	177.62	192.03	388.35	400.65	495.89	543.18	592.35	869.97
34	46.84	48.96	56.30	60.19	100.45	136.90	166.68	184.00	199.93	404.37	401.94	496.62	544.49	593.58	869.97
35	48.84	51.21	60.65	65.12	104.71	141.68	173.28	184.00	207.97	405.43	404.10	496.62	544.49	593.66	869.97
36	50.81	55.48	63.99	69.37	108.97	150.80	177.39	184.61	213.07	420.06	404.64	496.62	544.49	593.66	869.97
37	52.76	58.77	68.04	74.68	122.64	155.16	186.60	196.40	217.34	431.94	404.64	496.62	544.49	593.66	869.97
38	55.86	60.78	73.19	79.06	122.64	155.16	191.16	200.44	221.78	446.22	404.64	496.62	544.49	593.66	869.97
39	57.79	63.96	76.31	84.16	123.30	159.30	195.17	203.99	233.78	466.54	404.64	496.62	544.49	593.66	869.97
40	60.97	66.18	74.18	85.86	126.38	168.09	198.93	203.30	237.95	479.42	424.37	497.17	526.93	594.72	930.67
41	64.90	70.06	79.18	89.93	132.63	173.72	204.72	210.01	245.58	500.24	430.42	503.14	536.24	605.17	930.67
42	64.90	73.28	83.78	94.80	148.68	176.52	209.88	216.74	260.82	522.49	436.51	507.89	545.64	614.90	930.67
43	68.71	76.95	84.65	97.58	150.55	182.15	215.53	230.74	267.94	545.27	442.66	513.95	555.12	624.30	930.67
44	73.38	77.79	89.48	103.41	153.54	193.42	226.50	242.97	281.07	572.21	445.10	516.46	564.48	635.03	930.67
45	76.99	81.34	90.41	101.18	162.60	204.73	231.22	250.26	286.04	592.89	447.88	526.21	565.62	636.17	971.13
46	77.98	82.20	96.13	104.14	164.31	205.66	244.68	264.60	293.62	632.23	454.08	532.41	575.21	640.44	971.13
47	82.98	86.86	97.11	105.35	167.01	213.66	250.07	272.60	309.08	660.48	460.33	538.14	586.97	640.44	971.13
48	87.19	89.89	101.72	111.47	183.49	219.29	255.43	287.07	324.62	697.92	464.16	538.14	587.65	640.44	971.13
49	91.15	94.03	107.11	114.95	195.23	232.51	268.37	294.54	332.35	718.23	464.16	538.14	587.65	640.44	971.13
50	92.56	94.40	111.11	115.32	195.66	228.73	267.04	316.24	355.09	725.09	453.04	529.73	597.71	634.44	1082.41
51	96.31	97.19	116.23	125.72	210.16	234.70	272.37	329.89	363.76	748.91	455.38	532.04	590.07	642.74	1122.87
52	99.21	102.54	117.40	126.77	229.46	248.48	291.43	324.95	372.87	767.44	465.84	533.52	583.00	635.79	1163.34
53	103.07	107.20	125.94	139.00	263.15	261.84	298.74	344.43	386.26	793.35	465.20	533.75	598.53	643.76	1193.69
54	108.29	113.92	133.66	141.00	284.91	267.44	305.18	357.77	394.69	820.50	456.60	533.96	598.72	637.22	1234.15
55	110.94	117.90	139.15	151.98	306.15	282.32	318.26	366.00	402.58	844.73	456.32	534.17	591.92	637.87	1274.61
56	120.00	129.73	147.28	158.13	336.17	295.30	330.75	372.79	416.19	882.85	463.54	541.48	592.55	632.41	1330.98
57	124.71	132.19	158.35	166.79	346.26	296.89	339.15	387.28	423.38	893.51	462.83	528.28	593.26	633.85	1322.88
58	125.89	139.76	166.72	176.51	351.28	294.78	340.10	393.48	436.06	903.77	455.28	535.19	593.90	634.93	1324.93
59	132.83	147.12	176.76	186.63	378.25	311.68	359.82	399.38	439.86	917.53	461.41	535.53	594.58	636.29	1326.98
60	137.93	158.59	187.83	199.16	395.95	314.59	366.37	412.51	450.80	937.16	466.77	535.84	595.19	637.50	1328.82
61	147.04	171.85	199.58	213.57	430.15	315.48	382.97	423.52	461.99	979.84	468.29	557.90	604.02	648.53	1338.28
62	156.73	183.39	213.46	229.49	483.20	325.24	405.72	446.79	475.12	994.37	464.37	574.31	626.44	654.23	1339.62
63	175.26	203.96	232.39	251.05	512.20	342.02	423.54	460.61	500.21	990.82	472.09	592.63	642.17	665.04	1347.68
64	185.90	218.47	244.16	270.95	575.18	343.56	436.46	484.60	509.41	1001.44	474.84	607.23	656.61	673.26	1348.50
65	204.54	235.35	260.68	292.79	608.62	368.63	459.87	500.78	531.60	1008.18	480.82	630.02	672.16	687.14	1355.28
66	223.65	258.05	285.01	322.19	635.90	398.85	506.79	545.95	575.55	1098.28	517.71	665.30	712.91	744.50	1429.94
67	248.43	286.34	315.53	349.19	677.12	433.60	554.86	603.75	629.14	1200.71	550.96	703.13	766.14	801.36	1522.88
68	273.94	315.64	346.15	384.40	716.95	478.51	611.09	654.15	710.39	1298.79	586.40	739.88	807.57	867.52	1627.09
69	297.80	341.00	381.27	418.49	732.83	514.98	657.60	725.69	781.28	1408.87	628.82	767.06	861.77	930.88	1706.51
70	319.69	373.15	416.70	459.72	756.37	556.03	731.33	774.98	866.16	1518.98	662.24	814.12	907.47	1003.19	1758.00
71	347.49	402.32	439.74	500.75	777.42	583.55	749.46	836.71	948.51	1539.35	677.07	844.72	964.34	1067.83	1754.09
72	383.52	437.34	476.86	551.66	812.76	601.83	770.70	870.56	980.33	1557.89	688.49	862.99	995.47	1120.38	1755.42
73	418.08	474.60	518.16	608.43	849.95	623.10	789.39	896.14	1008.16	1571.74	703.16	875.14	1015.16	1141.18	1756.66
74	467.92	524.88	566.62	680.48	892.54	638.95	811.06	922.93	1035.87	1579.13	715.84	893.88	1032.65	1158.50	1754.13
75	480.19	583.17	622.24	749.93	943.50	649.14	827.12	942.59	1058.19	1579.88	719.57	904.06	1046.34	1170.83	1755.48
76	496.21	610.09	702.29	778.21	1081.10	661.61	836.80	962.59	1081.90	1580.99	725.81	908.36	1057.50	1187.65	1753.74
77	522.27	646.50	742.84	826.51	1136.17	687.07	869.70	1003.98	1133.28	1614.93	744.26	938.06	1090.18	1229.62	1767.73
78	552.79	687.38	793.13	882.05	1203.89	716.22	911.52	1057.50	1192.10	1663.24	770.08	973.38	1139.22	1283.43	1777.46
79	580.63	721.26	832.39	927.65	1258.54	743.94	941.83	1097.76	1238.38	1674.34	792.08	1002.50	1170.34	1322.30	1780.39
80	597.83	742.50	859.52	957.38	1289.27	755.27	955.25	1119.07	1263.74	1678.61	802.07	1012.70	1187.15	1340.33	1782.86
81	648.89	806.33	933.98	1040.35	1399.90	812.71	1025.46	1202.04	1355.23	1802.00	857.39	1085.03	1272.25	1433.94	1906.25
82	697.82	868.03	1004.19	1121.20	1506.28	863.77	1091.41	1278.64	1444.58	1916.89	912.70	1153.11	1348.84	1525.43	2025.39
83	748.88	931.85	1078.65	1202.04	1616.91	919.09	1159.49	1357.35	1531.81	2036.03	968.02	1223.32	1429.69	1612.65	2144.53
84	804.20	999.93	1157.37	1291.40	1736.05	976.53	1231.83	1440.33	1623.29	2159.43	1025.46	1295.66	1514.79	1708.39	2272.18
85	865.90	1076.52	1246.72	1389.27	1870.08	1040.35	1310.55	1531.81	1725.41	2297.71	1089.29	1374.37	1608.40	1810.51	2412.60
86	933.98	1161.62	1342.46	1497.77	2014.75	1108.43	1395.65	1627.55	1833.92	2442.38	1157.37	1459.47	1704.14	1919.02	2557.27
87	1004.19	1248.85	1446.71	1612.65	2167.94	1178.64	1482.88	1731.80	1948.80	2595.57	1227.57	1546.70	1808.39	2033.90	2710.45
88	1080.78	1344.59	1555.21	1736.05	2333.88	1255.23	1578.61	1840.30	2072.20	2761.51	1304.17	1642.44	1916.89	2157.30	2876.40
89	1163.75	1448.84	1676.48	1867.96	2514.72	1338.21	1682.86	1961.57	2204.10	2942.35	1387.14	1746.69	2038.16	2289.20	3057.24
90	1255.23	1561.59	1806.26	2014.75	2710.45	1429.69	1795.62	2091.35	2350.90	3138.08	1478.62	1859.45	2167.94	2436.00	3252.97
91	1353.10	1682.86	1946.67	2172.19	2921.08	1527.55	1916.89	2231.76	2508.34	3348.71	1576.49	1980.71	2308.35	2593.44	3463.59
92	1457.35	1812.64	2095.60	2338.14	3144.46	1631.80	2046.67	2380.69	2674.28	3572.09	1680.74	2110.49	2457.28	2759.38	3686.98
93	1567.98	1950.93	2257.29	2516.85	3384.87	1742.43	2184.96	2542.38	2852.99	3812.50	1791.37	2248.78	2618.97	2938.10	3927.39
94	1689.25	2099.86	2429.62	2710.45	3644.43	1863.70	2333.88	2714.71	3046.60	4072.06	1912.63	2397.71	2791.30	3131.70	4186.95
95	1821.15	2263.67	2621.10	2921.08	3929.52	1995.61	2497.70	2906.18	3257.22	4357.15	2044.54	2561.53	2982.77	3342.32	4472.03

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

Appendix B1

Union Security Insurance Company

6035-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	33.44	35.81	38.39	42.28	64.82	112.08	123.47	137.43	150.40	311.78	361.44	446.93	476.00	525.34	799.16
30	37.19	37.67	40.74	44.66	80.21	117.37	129.07	139.22	152.55	322.88	366.61	451.96	482.82	532.00	799.16
31	39.28	38.61	42.18	46.12	81.37	125.57	137.08	146.46	160.51	340.20	368.60	453.12	483.95	533.85	799.16
32	41.28	40.19	44.34	47.95	86.37	126.01	137.08	153.79	168.05	345.63	369.80	455.06	485.85	534.96	799.16
33	42.45	42.02	47.07	50.81	88.69	131.72	145.54	160.70	175.69	357.53	370.60	456.22	486.99	536.81	799.16
34	44.38	44.88	50.05	54.17	92.92	132.18	153.16	166.48	182.91	372.28	371.80	456.89	488.16	537.93	799.16
35	46.27	46.94	53.91	58.61	96.85	136.80	159.23	166.48	190.27	373.25	373.80	456.89	488.16	538.00	799.16
36	48.13	50.86	56.88	62.43	100.79	145.60	163.00	167.03	194.93	386.73	374.29	456.89	488.16	538.00	799.16
37	49.98	53.87	60.48	67.21	113.44	149.81	171.47	177.69	198.84	397.66	374.29	456.89	488.16	538.00	799.16
38	52.92	55.72	65.05	71.16	113.44	149.81	175.66	181.35	202.90	410.81	374.29	456.89	488.16	538.00	799.16
39	54.74	58.63	67.83	75.75	114.05	153.81	179.35	184.57	213.88	429.51	374.29	456.89	488.16	538.00	799.16
40	55.16	60.89	68.88	77.81	114.62	152.33	183.63	189.44	218.91	436.49	376.14	459.65	491.80	542.24	839.63
41	58.72	64.46	73.52	81.50	120.30	157.44	188.98	195.69	225.94	455.44	381.50	465.17	500.49	551.77	839.63
42	58.72	67.41	77.79	85.91	134.85	159.97	193.73	201.96	239.95	475.70	386.91	469.56	509.26	560.64	839.63
43	62.16	70.79	78.61	88.44	136.54	165.07	198.95	215.01	246.50	496.44	392.36	475.16	518.11	569.21	839.63
44	66.39	71.57	83.09	93.71	139.26	175.29	209.08	226.40	258.58	520.97	394.52	477.49	526.85	578.99	839.63
45	69.99	72.31	81.37	91.98	148.15	186.66	203.70	228.96	264.04	534.43	408.94	470.82	512.59	574.32	890.21
46	70.89	73.07	86.51	94.67	149.71	187.52	215.55	242.08	271.04	569.89	414.59	476.37	521.29	578.17	890.21
47	75.43	77.21	87.40	95.77	152.17	194.80	220.30	249.40	285.31	595.36	420.30	481.50	531.95	578.17	890.21
48	79.27	79.90	91.55	101.34	167.18	199.94	225.02	262.64	299.65	629.11	423.79	481.50	532.56	578.17	890.21
49	82.87	83.58	96.40	104.50	177.88	211.99	236.42	269.48	306.78	647.42	423.79	481.50	532.56	578.17	890.21
50	84.85	84.96	101.30	105.97	180.00	210.18	243.82	286.41	325.00	660.84	416.79	479.28	547.91	578.92	991.37
51	88.61	87.78	106.26	112.83	194.00	216.18	244.00	299.90	327.98	684.98	420.35	482.93	542.23	580.79	1031.83
52	91.58	92.92	107.61	117.26	208.21	229.85	262.29	295.93	343.28	703.48	422.71	485.74	536.98	583.43	1052.06
53	95.43	97.45	112.68	125.76	239.65	242.68	269.45	309.40	351.14	729.51	423.67	487.34	538.68	585.89	1092.53
54	100.55	103.87	119.95	127.88	260.35	242.56	276.39	322.58	354.06	747.57	424.56	488.84	540.30	581.20	1122.87
55	99.46	107.80	128.72	138.47	280.64	256.65	288.79	336.48	368.08	772.06	409.92	482.95	542.60	583.58	1163.34
56	108.39	116.07	133.58	144.67	304.65	263.88	296.53	338.90	376.82	802.59	418.68	492.26	538.68	574.34	1209.98
57	113.37	122.28	144.58	150.44	315.71	267.20	311.35	349.10	380.50	816.92	420.11	488.66	542.23	572.90	1207.85
58	115.10	126.76	153.11	160.17	322.41	266.97	308.70	362.00	394.53	831.15	415.11	484.82	539.35	576.68	1206.95
59	118.85	134.33	160.08	167.65	344.73	278.87	328.97	359.94	396.36	834.12	416.55	487.93	537.41	575.95	1207.12
60	124.47	142.74	171.35	180.19	363.34	283.65	332.18	374.58	408.97	857.25	418.28	485.08	541.09	575.30	1215.38
61	133.67	155.94	183.22	194.73	392.75	286.36	349.87	387.09	422.01	888.86	422.60	503.21	551.95	589.13	1223.57
62	143.39	167.58	194.05	210.63	439.27	297.36	373.08	406.58	436.94	908.19	426.57	521.13	570.87	597.75	1217.18
63	161.51	184.54	212.75	228.80	464.33	310.52	382.99	417.96	454.73	899.08	436.17	541.09	588.66	606.62	1225.78
64	169.00	199.19	221.96	248.64	525.16	313.87	397.95	442.83	466.30	915.11	431.23	552.93	600.73	617.86	1227.65
65	184.09	213.09	235.86	264.45	550.66	330.93	413.88	453.08	482.58	912.16	435.02	567.97	614.29	622.47	1224.51
66	203.00	235.47	259.96	293.48	579.79	361.07	459.54	497.78	526.33	1000.89	467.31	603.96	651.30	679.05	1300.48
67	227.14	263.03	289.78	317.16	613.07	394.96	506.42	553.78	571.25	1090.55	500.45	642.19	699.71	727.01	1382.31
68	248.71	285.42	313.80	348.87	654.22	438.63	552.68	595.45	645.81	1187.79	531.42	670.95	733.36	788.27	1480.77
69	272.68	310.92	348.68	379.86	666.21	470.96	599.05	661.66	707.65	1281.80	574.14	700.17	784.21	847.77	1552.93
70	291.89	337.14	378.24	418.50	686.55	508.62	659.10	704.53	787.80	1377.93	604.85	736.58	824.21	913.11	1596.72
71	317.13	364.30	400.32	457.20	706.10	534.58	678.28	759.91	863.02	1400.76	615.52	767.19	879.61	976.19	1592.85
72	350.17	397.30	432.71	502.62	739.18	548.83	700.99	791.08	893.27	1413.81	627.63	783.51	904.63	1018.18	1595.43
73	379.19	432.55	472.35	553.94	771.83	563.59	721.52	819.13	917.15	1428.85	639.87	798.13	924.15	1039.67	1595.50
74	425.97	477.70	516.38	619.99	810.60	580.86	738.82	839.02	942.29	1435.58	651.06	813.21	939.06	1055.23	1596.99
75	438.69	530.68	565.18	684.71	858.23	592.83	751.92	856.63	963.34	1437.46	657.13	821.06	951.49	1070.05	1596.19
76	450.11	555.86	637.21	707.71	983.58	599.25	762.72	875.83	984.29	1438.35	657.85	827.02	959.88	1079.19	1594.58
77	474.10	588.19	674.39	750.45	1035.24	623.68	792.96	912.71	1029.33	1470.84	675.68	851.86	991.30	1115.53	1608.78
78	504.72	624.89	721.03	802.74	1096.66	653.73	829.32	961.37	1086.35	1514.56	702.70	886.86	1035.87	1168.06	1619.52
79	528.47	655.48	757.54	843.73	1144.33	675.89	855.39	997.96	1127.24	1522.12	721.72	911.78	1066.01	1202.09	1619.58
80	542.52	676.55	782.92	872.28	1172.26	687.19	870.15	1019.08	1150.98	1525.43	727.61	923.34	1080.78	1221.19	1621.16
81	589.32	733.99	848.88	946.74	1274.38	738.25	933.98	1093.54	1233.96	1640.31	778.67	987.17	1155.24	1306.29	1736.05
82	634.00	789.31	914.83	1019.08	1372.25	785.05	993.55	1163.75	1312.68	1746.69	827.60	1048.86	1229.70	1387.14	1844.55
83	680.80	848.88	980.78	1093.54	1472.24	836.11	1057.37	1233.96	1393.52	1853.06	878.66	1112.69	1302.04	1467.98	1953.06
84	731.86	910.58	1053.12	1174.39	1580.74	889.30	1121.20	1310.55	1476.49	1965.82	933.98	1178.64	1378.63	1553.08	2067.94
85	787.18	980.78	1133.96	1263.74	1702.01	944.62	1193.53	1393.52	1570.10	2091.35	991.42	1253.11	1463.73	1646.69	2195.59
86	848.88	1057.37	1223.32	1363.74	1833.92	1006.31	1270.13	1482.88	1670.10	2223.25	1053.12	1329.70	1553.08	1746.69	2327.50
87	914.83	1136.09	1314.80	1467.98	1974.33	1072.27	1348.84	1574.36	1774.35	2363.67	1119.07	1408.41	1644.57	1850.94	2467.91
88	982.91	1223.32	1416.92	1578.61	2123.26	1140.35	1436.07	1676.48	1884.98	2512.59	1187.15	1495.64	1746.69	1961.57	2616.84
89	1059.50	1319.06	1525.43	1699.88	2287.08	1216.94	1531.81	1784.98	2006.24	2676.41	1263.74	1591.38	1855.19	2082.83	2780.66
90	1142.47	1421.18	1644.57	1833.92	2465.79	1299.91	1633.93	1904.12	2140.28	2855.12	1346.72	1693.50	1974.33	2216.87	2959.37
91	1231.83	1531.81	1772.22	1976.46	2659.39	1389.27	1744.56	2031.77	2282.82	3048.73	1436.07	1804.13	2101.98	2359.41	3152.97
92	1325.44	1648.82	1908.38	2127.51	2861.50	1482.88	1861.57	2167.94	2433.87	3250.84	1529.68	1921.14	2238.14	2510.47	3355.09
93	1427.56	1774.35	2053.05	2289.20	3080.64	1585.00	1987.10	2312.61	2595.57	3469.97	1631.80	2046.67	2382.81	2672.16	3574.22
94	1536.06	1910.51	2210.49	2465.79	3316.79	1693.50	2123.26	2470.04	2772.15	3706.13	1740.31	2182.83	2540.25	2848.74	3810.38
95	1657.33	2061.56	2384.94	2659.39	3576.35	1814.77	2274.31	2644.50	2965.75	3965.68	1861.57	2333.88	2714.71	3042.34	4069.93

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

Appendix B1

Union Security Insurance Company

6035-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	29.73	32.55	36.79	39.15	59.57	100.07	116.21	130.19	139.90	290.28	341.90	427.49	457.69	498.17	748.58
30	33.06	34.25	39.04	41.35	73.71	104.79	121.47	131.89	141.91	300.62	346.79	432.31	464.25	504.48	748.58
31	34.91	35.10	40.42	42.70	74.77	112.11	129.01	138.75	149.31	316.74	348.68	433.42	465.34	506.24	748.58
32	36.69	36.54	42.49	44.40	79.37	112.51	129.01	145.70	156.32	321.80	349.81	435.27	467.17	507.29	748.58
33	37.74	38.20	45.10	47.05	81.50	117.61	136.98	152.24	163.43	332.87	350.57	436.39	468.26	509.05	748.58
34	39.45	40.80	47.96	50.16	85.38	118.02	144.15	157.72	170.15	346.61	351.70	437.03	469.39	510.10	748.58
35	41.13	42.67	51.67	54.27	89.00	122.14	149.86	157.72	177.00	347.51	353.59	437.03	469.39	510.17	748.58
36	42.78	46.24	54.51	57.81	92.62	130.00	153.41	158.24	181.33	360.06	354.06	437.03	469.39	510.17	748.58
37	44.43	48.97	57.96	62.23	104.24	133.76	161.39	168.34	184.97	370.24	354.06	437.03	469.39	510.17	748.58
38	47.04	50.65	62.34	65.89	104.24	133.76	165.32	171.80	188.75	382.48	354.06	437.03	469.39	510.17	748.58
39	48.66	53.30	65.01	70.14	104.80	137.33	168.80	174.85	198.96	399.89	354.06	437.03	469.39	510.17	748.58
40	49.36	55.59	63.58	72.44	105.80	141.83	168.32	175.58	204.63	407.86	356.85	431.51	465.45	516.00	799.16
41	52.54	58.85	67.87	75.88	111.04	146.58	173.23	181.37	211.20	425.58	361.94	436.69	473.68	525.08	799.16
42	52.54	61.55	71.81	79.99	124.47	148.94	177.59	187.18	224.30	444.51	367.07	440.81	481.98	533.52	799.16
43	55.62	64.63	72.56	82.34	126.04	153.69	182.37	199.28	230.43	463.89	372.24	446.07	490.36	541.67	799.16
44	59.40	65.34	76.69	87.25	128.55	163.20	191.65	209.84	241.72	486.80	374.29	448.25	498.62	550.98	799.16
45	66.49	69.29	78.35	85.85	137.31	174.62	198.19	218.31	247.53	509.38	389.46	452.36	494.92	547.81	849.74
46	67.35	70.03	83.31	88.36	138.75	175.42	209.72	230.82	254.10	543.18	394.85	457.68	503.31	551.49	849.74
47	71.66	73.99	84.16	89.38	141.03	182.24	214.35	237.80	267.47	567.45	400.28	462.61	513.60	551.49	849.74
48	75.30	76.57	88.16	94.58	154.94	187.04	218.94	250.42	280.92	599.62	403.61	462.61	514.20	551.49	849.74
49	78.72	80.10	92.83	97.54	164.86	198.31	230.03	256.94	287.61	617.07	403.61	462.61	514.20	551.49	849.74
50	80.99	78.67	91.50	96.62	168.26	204.00	232.21	268.51	300.92	624.12	398.67	454.06	514.70	547.20	950.90
51	80.90	81.51	99.62	106.38	177.83	203.82	232.65	281.91	316.06	639.31	394.08	458.37	518.30	557.56	971.13
52	83.95	86.51	101.09	107.75	195.47	211.21	250.63	284.33	319.61	666.94	405.46	461.85	513.96	553.51	1011.60
53	87.80	90.96	106.05	115.84	225.56	229.91	257.74	297.73	327.73	693.04	398.75	464.13	516.24	549.73	1041.95
54	92.82	97.17	113.10	121.32	240.70	230.12	264.87	304.99	342.45	711.10	400.53	466.28	518.40	553.19	1072.29
55	95.64	101.06	118.28	128.34	260.23	243.82	277.00	318.77	345.07	735.73	394.45	468.31	514.41	556.44	1102.64
56	100.65	109.25	123.31	134.58	283.64	251.32	285.13	321.96	354.32	758.00	396.25	471.16	511.75	548.52	1149.48
57	105.81	112.36	134.25	140.62	295.34	255.33	294.67	332.73	364.43	774.37	398.75	462.24	510.33	548.52	1150.33
58	107.90	120.26	142.90	150.36	298.35	250.28	298.24	341.02	373.76	782.73	395.03	465.93	515.11	553.38	1152.50
59	111.86	124.73	150.08	158.16	320.79	262.47	308.41	345.14	377.03	788.62	397.32	464.13	514.54	554.01	1147.20
60	114.38	133.22	158.17	170.71	335.40	263.02	312.64	350.87	390.38	806.39	394.03	462.52	514.03	554.57	1150.56
61	123.65	146.39	170.13	182.17	364.70	271.80	330.96	364.32	399.80	839.87	399.76	481.33	525.92	559.42	1162.39
62	133.39	158.10	181.12	194.91	409.99	278.78	354.43	384.24	411.49	855.16	404.97	505.18	545.61	564.80	1159.56
63	147.77	174.83	199.66	212.91	435.61	292.52	369.47	400.90	429.93	856.27	405.38	520.48	559.47	575.17	1164.83
64	158.86	186.34	209.28	232.70	495.15	296.90	376.55	421.94	442.79	874.82	411.85	528.24	572.78	588.04	1176.76
65	173.86	200.37	223.44	248.71	516.85	314.17	397.16	433.21	456.19	869.49	416.71	544.11	587.58	594.18	1171.01
66	189.24	222.57	244.30	274.34	547.06	340.07	442.37	473.69	496.04	952.20	444.41	580.37	620.50	646.32	1247.52
67	212.94	246.38	270.46	297.93	576.47	373.50	484.40	524.64	544.23	1040.98	477.50	614.07	664.29	693.96	1317.88
68	234.29	268.63	294.39	326.25	613.89	416.48	525.72	566.09	609.49	1126.73	508.52	643.38	702.81	750.73	1410.54
69	254.74	294.20	325.87	357.33	624.57	444.55	576.53	627.51	674.93	1215.50	542.24	673.41	745.43	810.36	1478.98
70	271.04	320.78	355.80	389.97	647.76	474.13	636.53	667.23	746.55	1318.26	569.53	710.74	786.75	868.07	1526.83
71	296.88	345.30	376.06	429.21	663.31	501.94	653.16	723.53	822.32	1331.46	582.69	738.62	839.26	932.36	1524.45
72	326.82	375.74	409.16	471.98	695.70	518.55	673.88	757.01	847.85	1346.27	593.39	753.23	866.78	972.76	1524.33
73	356.50	411.52	443.72	520.65	728.08	535.59	692.95	777.12	875.14	1363.53	608.23	770.12	882.14	990.66	1527.01
74	396.92	454.11	485.67	583.70	766.70	548.59	709.27	800.30	897.11	1369.32	615.43	784.17	897.11	1006.83	1527.56
75	409.05	504.44	532.57	646.18	808.71	557.26	721.85	818.10	921.84	1371.22	621.45	791.42	909.99	1022.63	1526.50
76	423.00	528.75	601.96	667.04	927.85	569.42	732.54	835.15	938.19	1372.97	625.23	797.19	919.21	1030.38	1525.51
77	443.68	560.30	638.90	709.88	978.30	588.19	762.26	872.14	983.70	1405.59	640.11	821.44	950.74	1069.90	1540.26
78	471.07	596.05	680.17	757.08	1035.74	615.28	797.89	918.11	1035.87	1444.00	664.19	855.62	987.81	1115.19	1549.33
79	494.45	626.00	716.72	796.10	1082.66	637.34	823.54	952.60	1075.08	1455.24	680.87	880.02	1020.64	1147.66	1548.36
80	508.48	644.64	738.25	823.35	1108.43	648.89	836.11	970.15	1095.67	1457.35	689.31	889.30	1031.84	1165.88	1548.83
81	551.03	699.95	802.07	893.56	1204.17	695.70	897.81	1042.48	1176.51	1563.72	736.12	951.00	1104.18	1246.72	1657.33
82	593.58	753.14	863.77	961.64	1295.66	740.37	955.25	1108.43	1250.98	1663.71	782.92	1010.57	1172.26	1323.31	1759.45
83	638.25	808.45	927.60	1031.84	1391.39	789.31	1014.82	1176.51	1325.44	1765.84	831.86	1070.14	1242.47	1399.90	1863.70
84	685.06	868.03	995.68	1108.43	1493.51	838.24	1076.52	1248.85	1406.29	1872.21	880.79	1133.96	1314.80	1480.75	1974.33
85	736.12	933.98	1072.27	1193.53	1608.40	889.30	1144.60	1327.57	1493.51	1991.35	933.98	1204.17	1395.65	1570.10	2093.47
86	793.56	1006.31	1155.24	1287.15	1731.80	946.74	1216.94	1410.54	1587.12	2114.75	991.42	1276.51	1478.62	1663.71	2216.87
87	855.26	1085.03	1242.47	1385.01	1865.83	1008.44	1295.66	1497.77	1684.99	2248.78	1053.12	1355.23	1565.85	1761.58	2350.90
88	921.21	1165.88	1338.21	1489.26	2006.24	1074.39	1376.50	1593.51	1789.24	2389.20	1119.07	1436.07	1661.59	1865.83	2491.32
89	991.42	1257.36	1440.33	1604.14	2161.55	1144.60	1467.98	1695.63	1904.12	2544.51	1189.28	1527.55	1763.71	1980.71	2646.63
90	1068.01	1355.23	1553.08	1729.67	2331.75	1221.19	1565.85	1808.39	2029.65	2714.71	1265.87	1625.42	1876.47	2106.24	2816.83
91	1150.98	1459.47	1674.35	1865.83	2512.59	1304.17	1670.10	1929.65	2165.81	2895.54	1348.84	1729.67	1997.73	2242.40	2997.67
92	1240.34	1572.23	1802.00	2008.37	2704.07	1393.52	1782.86	2057.30	2308.35	3087.02	1438.20	1842.43	2125.39	2384.94	3189.14
93	1333.95	1691.37	1940.29	2161.55	2910.44	1487.13	1902.00	2195.59	2461.53	3293.39	1531.81	1961.57	2263.67	2538.12	3395.51
94	1438.20	1821.15	2089.22	2327.50	3133.83	1591.38	2031.77	2344.52	2627.48	3516.78	1636.06	2091.35	2412.60	2704.07	3618.90
95	1548.83	1963.69	2253.04	2508.34	3380.62	1702.01	2174.32	2508.34	2808.32	3763.57	1746.69	2233.89	2576.42	2884.91	3865.69

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

Appendix B1

Union Security Insurance Company

6035-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	35.30	37.44	41.59	43.85	66.57	116.09	130.73	144.66	153.89	322.53	380.98	476.07	503.46	543.45	819.39
30	39.26	39.39	44.13	46.31	82.38	121.56	136.66	146.55	156.10	334.02	386.43	481.43	510.67	550.34	819.39
31	41.46	40.36	45.70	47.83	83.57	130.05	145.14	154.17	164.24	351.93	388.53	482.67	511.87	552.26	819.39
32	43.57	42.02	48.03	49.73	88.71	130.51	145.14	161.89	171.96	357.55	389.79	484.73	513.88	553.41	819.39
33	44.81	43.93	50.99	52.69	91.09	136.42	154.10	169.16	179.77	369.85	390.63	485.97	515.09	555.33	819.39
34	46.84	46.92	54.22	56.18	95.43	136.90	162.17	175.24	187.17	385.12	391.89	486.69	516.33	556.48	819.39
35	48.84	49.07	58.41	60.78	99.47	141.68	168.59	175.24	194.70	386.12	394.00	486.69	516.33	556.55	819.39
36	50.81	53.17	61.62	64.74	103.52	150.80	172.59	175.82	199.47	400.06	394.52	486.69	516.33	556.55	819.39
37	52.76	56.32	65.52	69.70	116.51	155.16	181.56	187.04	203.46	411.37	394.52	486.69	516.33	556.55	819.39
38	55.86	58.25	70.48	73.79	116.51	155.16	185.99	190.89	207.62	424.97	394.52	486.69	516.33	556.55	819.39
39	57.79	61.30	73.49	78.55	117.13	159.30	189.90	194.28	218.86	444.32	394.52	486.69	516.33	556.55	819.39
40	58.07	63.53	71.53	83.17	120.50	157.58	193.83	194.06	233.19	457.95	395.43	478.41	509.36	577.22	890.21
41	61.81	67.26	76.35	87.12	126.47	162.86	199.47	200.46	240.67	477.84	401.07	484.16	518.37	587.37	890.21
42	61.81	70.34	80.79	91.84	141.76	165.49	204.50	206.89	255.60	499.10	406.75	488.73	527.45	596.81	890.21
43	65.43	73.87	81.63	94.53	143.54	170.76	210.00	220.26	262.58	520.85	412.48	494.55	536.62	605.94	890.21
44	69.89	74.68	86.28	100.18	146.40	181.33	220.69	231.93	275.45	546.59	414.76	496.98	545.66	616.35	890.21
45	73.49	78.33	87.39	98.12	155.38	192.68	220.21	239.61	280.54	567.83	428.41	498.51	547.94	609.66	930.67
46	74.44	79.16	92.92	100.99	157.01	193.56	233.03	253.34	287.98	605.51	434.34	504.39	557.24	613.75	930.67
47	79.20	83.65	93.87	102.15	159.59	201.09	238.17	261.00	303.14	632.57	440.31	509.82	568.63	613.75	930.67
48	83.23	86.56	98.33	108.09	175.33	206.39	243.27	274.85	318.37	668.43	443.97	509.82	569.29	613.75	930.67
49	87.01	90.55	103.54	111.47	186.55	218.83	255.59	282.01	325.96	687.89	443.97	509.82	569.29	613.75	930.67
50	88.71	88.11	104.57	112.20	187.83	222.55	249.62	298.34	337.04	688.37	443.97	496.10	572.81	610.64	1031.83
51	92.46	94.05	109.58	119.27	202.08	228.53	261.02	311.90	345.87	712.37	437.86	507.48	558.17	619.51	1072.29
52	95.40	99.33	114.14	120.43	220.96	242.27	279.78	319.15	355.12	740.03	439.96	509.63	559.99	605.87	1112.76
53	99.25	100.70	119.31	132.38	253.75	255.45	281.17	326.91	368.70	765.99	440.28	502.81	568.61	607.59	1153.22
54	104.42	107.22	126.81	134.44	275.09	255.00	287.90	334.31	377.28	793.15	440.58	503.88	569.51	609.21	1183.57
55	107.11	114.53	132.20	145.23	295.94	269.49	306.47	348.29	385.33	808.39	440.85	512.21	563.74	610.73	1224.03
56	116.13	122.90	140.43	151.40	320.41	282.73	313.64	355.85	399.31	838.26	448.59	513.35	565.62	600.15	1270.48
57	117.15	125.58	148.02	156.98	330.98	279.08	322.47	365.46	396.58	850.96	441.47	501.86	561.36	597.28	1265.36
58	118.70	133.26	159.91	169.98	341.66	278.09	324.40	377.74	415.29	871.49	428.50	510.00	569.66	611.63	1279.55
59	125.84	140.72	166.75	177.14	363.89	295.28	344.40	374.73	415.69	879.62	442.18	511.73	560.28	603.38	1267.05
60	131.20	149.08	177.95	189.68	381.98	299.12	346.83	388.80	427.56	908.10	442.53	507.64	562.73	606.40	1272.10
61	140.36	162.30	193.03	204.15	411.45	300.92	364.06	409.86	444.22	937.85	445.45	525.09	583.20	618.83	1277.10
62	150.06	173.90	203.76	220.06	458.80	311.30	387.07	424.45	453.91	947.97	442.77	547.72	596.13	625.99	1274.80
63	168.39	194.25	222.57	241.52	488.27	328.52	405.52	439.28	479.54	948.01	451.56	566.86	617.84	638.08	1286.73
64	179.14	208.83	234.65	261.39	555.17	335.07	415.06	463.72	489.81	966.91	460.30	582.55	628.67	647.69	1297.62
65	194.32	225.81	248.27	277.05	579.64	347.69	438.96	476.93	505.20	960.17	457.92	601.39	641.00	650.76	1289.89
66	213.33	248.38	272.49	306.24	607.84	377.86	489.61	521.87	549.05	1049.59	494.80	636.99	682.11	707.68	1365.21
67	237.78	273.02	302.65	336.38	645.10	416.43	528.44	578.76	605.99	1145.63	528.00	670.32	730.71	768.32	1452.59
68	263.13	298.85	329.97	365.02	685.59	460.79	579.64	628.99	674.07	1243.29	563.49	703.12	772.65	825.81	1551.01
69	287.03	327.63	364.97	399.17	695.36	497.37	635.08	691.54	744.47	1342.57	606.03	735.85	822.99	889.32	1621.19
70	305.79	356.78	397.47	437.53	721.46	530.17	699.73	737.68	824.92	1453.88	631.34	775.35	865.84	954.06	1677.36
71	333.99	386.48	421.55	478.97	741.76	559.07	720.15	804.38	903.73	1470.05	652.45	812.08	923.99	1024.00	1671.03
72	370.18	415.78	456.25	527.14	775.97	582.90	735.84	832.71	938.70	1485.85	665.66	821.36	953.84	1071.17	1675.43
73	398.64	453.58	495.25	581.19	809.33	595.10	753.67	857.64	962.65	1498.25	671.51	836.63	973.16	1088.67	1672.05
74	448.56	501.29	541.50	650.23	851.57	609.91	774.94	880.98	987.47	1505.51	683.45	851.93	984.24	1106.87	1673.74
75	459.44	554.01	592.35	717.32	899.49	619.50	785.01	898.13	1010.77	1507.01	689.84	856.63	995.95	1120.44	1675.83
76	471.81	582.98	669.75	745.67	1033.73	629.08	801.13	919.21	1035.81	1512.64	690.47	867.69	1008.69	1136.13	1675.66
77	496.92	616.08	709.88	788.48	1087.00	651.57	831.33	960.88	1082.57	1544.24	708.70	894.96	1042.01	1171.31	1688.26
78	528.75	656.13	757.08	841.20	1152.72	684.97	870.42	1009.44	1136.82	1590.16	738.79	930.12	1086.35	1223.34	1702.25
79	553.42	687.23	796.10	886.83	1201.43	707.65	898.61	1047.86	1183.95	1598.23	755.76	954.87	1120.44	1263.33	1699.98
80	570.17	708.46	821.22	914.83	1231.83	721.23	910.58	1068.01	1206.30	1604.14	765.90	968.02	1133.96	1282.89	1702.01
81	619.11	770.16	891.43	995.68	1336.08	774.41	980.78	1146.73	1297.78	1719.03	819.09	1036.10	1212.68	1372.25	1819.02
82	665.91	827.60	959.51	1070.14	1440.33	825.47	1040.35	1221.19	1378.63	1831.79	870.15	1099.92	1289.27	1455.22	1936.04
83	714.84	889.30	1029.72	1148.86	1544.57	878.66	1106.31	1295.66	1463.73	1944.55	923.34	1165.88	1365.86	1540.32	2048.79
84	768.03	955.25	1104.18	1233.96	1657.33	931.85	1176.51	1374.37	1553.08	2061.56	978.66	1238.21	1446.71	1631.80	2170.06
85	825.47	1029.72	1189.28	1327.57	1784.98	991.42	1253.11	1461.60	1648.82	2193.47	1038.23	1314.80	1533.94	1731.80	2301.97
86	891.43	1108.43	1282.89	1429.69	1923.27	1057.37	1331.82	1555.21	1750.94	2331.75	1104.18	1393.52	1627.55	1833.92	2440.26
87	959.51	1193.53	1380.76	1538.19	2070.07	1125.45	1416.92	1653.08	1859.45	2478.55	1172.26	1478.62	1725.41	1942.42	2587.06
88	1031.84	1285.02	1487.13	1657.33	2229.63	1197.79	1508.41	1759.45	1978.59	2638.12	1244.59	1570.10	1831.79	2061.56	2746.62
89	1112.69	1382.88	1599.89	1784.98	2401.96	1278.64	1606.27	1872.21	2106.24	2810.44	1325.44	1667.97	1944.55	2189.21	2918.95
90	1199.92	1491.39	1725.41	1923.27	2587.06	1365.86	1714.78	1997.73	2244.53	2995.54	1412.67	1776.47	2070.07	2327.50	3104.04
91	1293.53	1608.40	1861.57	2074.32	2791.30	1459.47	1831.79	2133.90	2395.58	3199.78	1506.28	1893.49	2206.23	2478.55	3308.28
92	1391.39	1729.67	2001.99	2233.89	3004.05	1557.34	1953.06	2274.31	2555.14	3412.53	1604.14	2014.75	2346.65	2638.12	3521.03
93	1497.77	1863.70	2155.17	2404.09	3233.82	1663.71	2087.09	2427.49	2725.34	3642.30	1710.52	2148.79	2499.83	2808.32	3750.80
94	1612.65	2006.24	2321.12	2587.06	3480.61	1778.60	2229.63	2593.44	2908.31	3889.09	1825.41	2291.33	2665.77	2991.28	3997.60
95	1738.18	2163.68	2501.96	2791.30	3755.06	1904.12	2387.07	2774.28	3112.55	4163.54	1950.93	2448.77	2846.61	3195.52	4272.05

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

Appendix B1

Union Security Insurance Company

6035-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	29.73	32.55	36.79	40.72	59.57	100.07	112.58	130.19	139.90	290.28	332.14	408.06	448.54	498.17	738.47
30	33.06	34.25	39.04	43.00	73.71	104.79	117.68	131.89	141.91	300.62	336.89	412.65	454.96	504.48	738.47
31	34.91	35.10	40.42	44.41	74.77	112.11	124.98	138.75	149.31	316.74	338.72	413.72	456.03	506.24	738.47
32	36.69	36.54	42.49	46.17	79.37	112.51	124.98	145.70	156.32	321.80	339.82	415.49	457.82	507.29	738.47
33	37.74	38.20	45.10	48.93	81.50	117.61	132.70	152.24	163.43	332.87	340.55	416.55	458.90	509.05	738.47
34	39.45	40.80	47.96	52.17	85.38	118.02	139.65	157.72	170.15	346.61	341.65	417.16	460.00	510.10	738.47
35	41.13	42.67	51.67	56.44	89.00	122.14	145.18	157.72	177.00	347.51	343.49	417.16	460.00	510.17	738.47
36	42.78	46.24	54.51	60.12	92.62	130.00	148.62	158.24	181.33	360.06	343.94	417.16	460.00	510.17	738.47
37	44.43	48.97	57.96	64.72	104.24	133.76	156.34	168.34	184.97	370.24	343.94	417.16	460.00	510.17	738.47
38	47.04	50.65	62.34	68.52	104.24	133.76	160.16	171.80	188.75	382.48	343.94	417.16	460.00	510.17	738.47
39	48.66	53.30	65.01	72.94	104.80	137.33	163.52	174.85	198.96	399.89	343.94	417.16	460.00	510.17	738.47
40	52.26	55.59	63.58	72.44	108.74	141.83	168.32	175.58	199.87	407.86	366.50	422.13	447.89	507.26	799.16
41	55.63	58.85	67.87	75.88	114.13	146.58	173.23	181.37	206.29	425.58	371.72	427.20	455.80	516.18	799.16
42	55.63	61.55	71.81	79.99	127.93	148.94	177.59	187.18	219.09	444.51	376.99	431.23	463.79	524.47	799.16
43	58.89	64.63	72.56	82.34	129.54	153.69	182.37	199.28	225.07	463.89	382.30	436.37	471.85	532.49	799.16
44	62.90	65.34	76.69	87.25	132.12	163.20	191.65	209.84	236.10	486.80	384.41	438.51	479.81	541.64	799.16
45	66.49	69.29	78.35	85.85	137.31	174.62	198.19	212.99	242.03	501.03	379.73	452.36	486.08	538.98	819.39
46	67.35	70.03	83.31	88.36	138.75	175.42	209.72	225.19	248.45	534.28	384.98	457.68	494.32	542.59	819.39
47	71.66	73.99	84.16	89.38	141.03	182.24	214.35	232.00	261.53	558.15	390.28	462.61	504.43	542.59	819.39
48	75.30	76.57	88.16	94.58	154.94	187.04	218.94	244.32	274.68	589.79	393.52	462.61	505.01	542.59	819.39
49	78.72	80.10	92.83	97.54	164.86	198.31	230.03	250.68	281.22	606.96	393.52	462.61	505.01	542.59	819.39
50	77.14	81.81	94.77	96.62	168.26	191.64	232.21	268.51	300.92	624.12	380.55	454.06	506.40	539.27	920.55
51	80.90	81.51	99.62	106.38	177.83	197.65	226.97	281.91	310.09	639.31	385.32	450.19	502.36	542.07	950.90
52	83.95	86.51	101.09	107.75	195.47	211.21	244.80	278.53	319.61	657.80	396.83	453.89	498.62	538.55	991.37
53	87.80	90.96	106.05	119.15	225.56	223.52	251.88	291.89	327.73	674.80	398.75	456.39	508.75	549.73	1021.71
54	92.82	97.17	113.10	121.32	240.70	230.12	259.11	304.99	336.65	692.87	392.52	451.24	511.10	546.19	1041.95
55	95.64	101.06	118.28	128.34	260.23	243.82	271.11	312.87	339.32	717.56	394.45	453.68	500.32	542.87	1082.41
56	100.65	109.25	126.73	134.58	283.64	251.32	279.42	321.96	354.32	749.09	388.78	457.10	505.01	535.62	1129.31
57	105.81	112.36	134.25	140.62	295.34	249.39	289.11	327.28	359.07	757.35	391.63	449.04	503.95	536.33	1131.16
58	107.90	120.26	142.90	150.36	298.35	250.28	293.01	335.77	373.76	766.59	388.33	459.63	509.05	541.73	1125.28
59	111.86	124.73	150.08	158.16	320.79	262.47	303.27	340.21	372.19	781.04	390.91	452.23	503.11	537.55	1130.07
60	114.38	133.22	158.17	170.71	335.40	263.02	307.75	346.13	385.73	791.87	387.97	451.24	503.21	544.20	1126.25
61	123.65	146.39	170.13	182.17	364.70	266.94	326.23	359.77	395.36	832.87	394.05	475.86	515.50	554.47	1139.45
62	133.39	154.93	181.12	194.91	409.99	278.78	345.10	379.77	403.00	841.90	394.17	489.22	530.45	555.39	1137.96
63	147.77	174.83	196.39	212.91	435.61	288.02	360.46	388.11	425.80	844.03	400.25	505.02	544.87	566.18	1144.51
64	158.86	186.34	206.11	229.51	490.15	292.66	372.27	409.41	431.04	851.80	407.00	518.37	554.16	570.99	1144.96
65	173.86	200.37	220.34	248.71	516.85	314.17	388.80	421.29	448.65	853.48	412.13	534.56	569.78	582.05	1147.23
66	189.24	219.35	241.17	274.34	542.38	340.07	429.48	461.65	488.46	935.97	439.83	566.22	602.89	634.05	1218.10
67	212.94	243.05	267.24	297.93	576.47	369.20	471.19	512.14	536.51	1024.46	472.91	595.32	651.00	681.57	1294.45
68	234.29	268.63	294.39	326.25	609.41	407.62	521.23	557.71	601.41	1104.53	499.35	629.59	685.35	738.22	1381.27
69	254.74	290.86	322.61	357.33	624.57	440.15	558.51	614.70	666.75	1198.92	537.68	655.57	732.51	793.74	1450.54
70	271.04	317.50	355.80	389.97	643.88	469.82	618.47	658.94	734.18	1291.13	560.70	693.51	774.26	851.69	1494.57
71	296.88	342.13	373.02	426.10	659.74	497.86	636.41	711.41	806.03	1306.71	578.58	718.22	819.08	908.45	1490.25
72	326.82	372.66	406.21	468.91	692.35	510.98	654.51	741.87	832.71	1328.26	585.78	734.30	847.85	953.84	1493.22
73	356.50	402.51	440.86	517.62	721.83	532.09	671.52	763.12	857.64	1334.96	597.68	742.12	864.64	969.66	1490.75
74	396.92	445.26	482.88	577.65	757.92	542.14	689.56	787.39	880.98	1339.87	608.95	758.35	877.75	984.24	1491.01
75	409.05	495.69	529.86	637.29	803.21	551.33	703.80	803.28	898.13	1344.72	612.53	767.71	889.24	995.95	1493.32
76	423.00	517.90	596.54	661.61	919.49	564.00	710.59	818.88	919.21	1343.25	617.07	772.79	897.52	1008.69	1492.48
77	443.68	550.16	631.29	702.28	965.36	583.12	739.24	854.40	963.41	1372.96	632.49	798.62	925.38	1044.54	1501.89
78	471.07	584.03	675.36	749.87	1023.55	610.47	773.71	901.28	1014.24	1413.76	656.97	826.78	968.58	1091.15	1511.72
79	494.45	612.39	707.65	789.30	1068.96	632.80	800.79	932.19	1052.40	1422.95	674.06	850.54	995.70	1124.98	1511.61
80	508.48	631.87	729.74	814.84	1095.67	642.51	812.71	951.00	1074.39	1427.56	682.93	861.64	1008.44	1140.35	1514.79
81	551.03	685.06	793.56	885.05	1189.28	689.31	872.28	1021.21	1153.11	1531.81	727.61	921.21	1080.78	1219.06	1619.04
82	593.58	738.25	853.13	953.13	1280.76	733.99	927.60	1087.16	1227.57	1629.67	776.54	980.78	1146.73	1297.78	1721.16
83	636.13	791.43	916.96	1021.21	1374.37	780.80	985.04	1153.11	1302.04	1729.67	823.35	1038.23	1214.81	1370.12	1823.28
84	682.93	851.01	982.91	1097.80	1476.49	829.73	1048.86	1223.32	1380.76	1836.04	870.15	1102.05	1287.15	1453.09	1931.78
85	736.12	914.83	1059.50	1180.77	1589.25	885.05	1114.82	1302.04	1465.86	1953.06	925.47	1168.00	1367.99	1538.19	2050.92
86	793.56	987.17	1140.35	1272.25	1712.65	942.49	1187.15	1382.88	1557.34	2076.45	982.91	1240.34	1448.84	1629.67	2174.32
87	853.13	1061.63	1229.70	1370.12	1842.43	1002.06	1261.62	1472.24	1655.20	2206.23	1042.48	1314.80	1538.19	1727.54	2304.10
88	919.09	1142.47	1321.19	1476.49	1982.84	1068.01	1342.46	1563.72	1761.58	2346.65	1108.43	1395.65	1629.67	1833.92	2444.51
89	989.29	1231.83	1425.43	1587.12	2138.15	1138.22	1431.82	1667.97	1872.21	2501.96	1178.64	1485.00	1733.92	1944.55	2599.82
90	1068.01	1327.57	1536.06	1712.65	2304.10	1216.94	1527.55	1778.60	1997.73	2667.90	1257.36	1580.74	1844.55	2070.07	2765.77
91	1150.98	1429.69	1655.20	1846.68	2482.81	1299.91	1629.67	1897.74	2131.77	2846.61	1340.33	1682.86	1963.69	2204.10	2944.48
92	1238.21	1540.32	1780.73	1987.10	2672.16	1387.14	1740.31	2023.26	2272.18	3035.96	1427.56	1793.49	2089.22	2344.52	3133.83
93	1331.82	1657.33	1919.02	2140.28	2876.40	1480.75	1857.32	2161.55	2425.36	3240.20	1521.17	1910.51	2227.51	2497.70	3338.07
94	1436.07	1784.98	2065.81	2304.10	3097.66	1585.00	1984.97	2308.35	2589.18	3461.46	1625.42	2038.16	2374.30	2661.52	3559.33
95	1548.83	1923.27	2227.51	2482.81	3340.20	1697.76	2123.26	2470.04	2767.89	3704.00	1738.18	2176.45	2536.00	2840.23	3801.87

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

Appendix B1

Union Security Insurance Company

6035-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	27.87	30.92	31.99	36.02	54.31	96.07	105.31	115.73	129.41	263.40	302.83	378.92	402.77	443.82	677.77
30	30.99	32.54	33.95	38.04	67.20	100.60	110.09	117.24	131.26	272.78	307.16	383.18	408.54	449.44	677.77
31	32.73	33.34	35.15	39.29	68.17	107.63	116.92	123.34	138.11	287.41	308.83	384.17	409.50	451.01	677.77
32	34.40	34.71	36.95	40.85	72.37	108.01	116.92	129.51	144.60	292.00	309.83	385.81	411.11	451.95	677.77
33	35.38	36.29	39.22	43.28	74.31	112.90	124.14	135.33	151.17	302.05	310.50	386.80	412.07	453.52	677.77
34	36.98	38.76	41.71	46.15	77.85	113.30	130.64	140.19	157.39	314.51	311.51	387.36	413.06	454.46	677.77
35	38.56	40.54	44.93	49.93	81.15	117.25	135.81	140.19	163.72	315.33	313.18	387.36	413.06	454.52	677.77
36	40.11	43.92	47.40	53.18	84.45	124.80	139.03	140.66	167.73	326.72	313.60	387.36	413.06	454.52	677.77
37	41.65	46.52	50.40	57.25	95.05	128.41	146.26	149.64	171.09	335.96	313.60	387.36	413.06	454.52	677.77
38	44.10	48.12	54.21	60.61	95.05	128.41	149.83	152.71	174.59	347.06	313.60	387.36	413.06	454.52	677.77
39	45.62	50.64	56.53	64.52	95.55	131.83	152.97	155.42	184.04	362.87	313.60	387.36	413.06	454.52	677.77
40	46.45	52.94	58.28	67.08	96.99	131.32	158.12	161.71	185.60	372.09	318.28	393.99	421.54	463.53	708.12
41	49.45	56.05	62.21	70.26	101.79	135.72	162.73	167.05	191.55	388.24	322.81	398.72	428.99	471.68	708.12
42	49.45	58.62	65.83	74.06	114.10	137.91	166.83	172.41	203.44	405.52	327.38	402.48	436.51	479.26	708.12
43	52.35	61.56	66.51	76.24	115.54	142.30	171.32	183.55	208.99	423.19	331.99	407.28	444.10	486.59	708.12
44	55.91	62.23	70.30	80.79	117.83	151.11	180.04	193.27	219.23	444.10	333.83	409.27	451.58	494.95	708.12
45	59.49	60.25	69.31	79.72	126.47	156.56	170.67	197.01	225.53	459.28	350.52	396.96	433.05	494.80	758.70
46	60.26	60.89	73.70	82.05	127.80	157.27	180.60	208.30	231.51	489.75	355.37	401.64	440.40	498.12	758.70
47	64.12	64.34	74.45	83.00	129.90	163.38	184.58	214.60	243.70	511.64	360.25	405.97	449.40	498.12	758.70
48	67.38	66.58	77.99	87.82	142.71	167.69	188.53	225.99	255.95	540.64	363.25	405.97	449.92	498.12	758.70
49	70.44	69.65	82.11	90.57	151.85	177.80	198.08	231.87	262.04	556.38	363.25	405.97	449.92	498.12	758.70
50	73.28	72.37	84.96	90.39	152.61	179.28	208.99	238.67	276.85	559.88	353.37	412.02	464.89	491.69	839.63
51	77.05	75.24	89.66	96.71	165.71	185.29	209.95	251.92	280.28	584.51	359.05	409.26	462.49	495.61	880.09
52	76.32	80.11	91.31	98.25	178.47	192.57	227.32	249.51	290.01	602.99	353.70	414.08	452.59	493.67	900.32
53	80.16	84.46	96.11	105.91	202.06	204.36	234.31	262.70	298.47	620.09	357.21	417.72	456.38	499.10	920.55
54	85.08	87.12	102.82	108.21	221.05	205.24	230.32	275.66	301.82	638.17	360.47	413.63	459.99	490.17	950.90
55	84.16	90.95	107.84	118.21	239.82	218.16	241.64	283.35	316.32	663.06	348.04	409.77	458.04	495.37	991.37
56	92.90	99.00	113.03	124.49	257.38	226.19	250.91	288.07	320.58	677.74	358.87	421.94	457.88	490.44	1028.48
57	98.25	102.45	123.92	127.54	269.88	231.57	261.31	300.00	321.55	697.79	363.14	409.41	465.68	487.58	1025.71
58	97.11	107.26	129.29	137.29	274.29	228.04	261.61	304.29	337.43	710.11	354.85	409.26	454.51	495.13	1025.46
59	101.37	115.14	136.74	142.34	292.07	235.13	282.71	305.70	338.36	705.21	352.46	416.53	457.37	488.19	1027.34
60	104.29	120.53	144.99	151.74	307.45	237.23	283.33	317.68	343.91	726.48	351.60	411.75	459.92	487.19	1029.02
61	113.62	133.66	157.04	166.46	331.97	242.67	297.87	332.44	359.82	755.88	359.78	432.10	473.85	500.01	1040.04
62	123.38	142.29	164.95	179.19	375.82	255.55	317.12	344.03	373.31	775.61	367.17	441.36	484.98	508.32	1037.12
63	137.46	155.40	180.02	193.85	392.53	265.52	324.41	353.99	384.46	764.52	369.46	458.64	501.09	516.75	1036.16
64	145.34	170.28	190.25	210.39	445.14	267.21	338.04	380.16	395.77	776.98	368.24	473.94	512.25	524.12	1043.18
65	156.82	181.28	201.72	223.53	468.54	280.66	351.17	385.52	407.18	778.80	370.91	486.84	520.81	529.50	1040.24
66	172.04	199.99	222.37	248.82	490.95	306.49	390.83	425.52	446.81	849.41	398.59	514.31	554.49	576.78	1100.41
67	191.65	223.08	247.92	269.10	521.57	334.86	431.56	474.67	486.33	925.32	422.40	543.75	597.86	615.48	1177.30
68	212.66	241.77	265.27	297.18	555.64	376.61	467.31	503.19	548.94	1010.17	453.54	569.85	619.87	671.49	1258.36
69	233.22	264.11	296.54	321.92	566.28	400.54	508.97	563.48	601.30	1088.42	492.12	593.14	667.87	718.94	1319.70
70	246.72	288.04	320.54	355.09	581.82	426.72	564.30	596.78	668.18	1166.36	512.13	628.89	699.33	773.89	1354.79
71	269.89	310.45	339.66	388.78	599.11	452.97	577.79	646.73	732.76	1187.92	525.24	652.93	746.46	828.76	1353.44
72	296.81	338.78	367.95	426.00	628.80	465.56	596.42	673.74	757.01	1202.19	532.53	666.17	768.37	862.99	1355.45
73	320.85	366.46	400.78	472.21	656.21	476.08	610.79	696.61	780.62	1216.57	541.43	675.61	784.13	885.64	1357.79
74	361.43	406.93	438.22	526.24	687.69	493.73	630.46	713.17	800.30	1218.40	553.89	693.81	797.07	897.11	1355.80
75	373.48	451.95	480.95	580.97	728.94	503.90	640.64	729.18	818.10	1222.17	559.01	699.53	809.21	909.99	1357.26
76	382.33	471.81	542.31	601.96	835.90	509.77	647.49	745.67	837.86	1221.40	559.99	702.29	816.17	916.50	1354.34
77	403.11	499.45	572.98	638.90	879.95	529.88	672.74	775.80	877.21	1250.62	574.07	722.56	841.72	948.20	1367.60
78	430.21	531.16	612.87	682.57	933.38	557.59	706.01	817.16	922.91	1287.75	599.22	754.67	879.65	992.61	1378.85
79	449.08	557.95	644.14	716.72	973.03	573.83	727.99	848.27	957.14	1293.80	612.78	775.69	907.24	1020.64	1376.07
80	461.67	574.43	665.91	742.50	995.68	585.07	738.25	865.90	978.66	1295.66	619.11	785.05	919.09	1038.23	1376.50
81	499.97	623.36	721.23	804.20	1082.90	627.62	793.56	929.72	1048.86	1393.52	661.66	838.24	980.78	1110.56	1474.37
82	538.26	670.17	778.67	865.90	1165.88	665.91	844.62	989.29	1114.82	1485.00	702.08	891.43	1046.74	1178.64	1567.98
83	578.68	721.23	833.99	929.72	1250.98	710.59	897.81	1048.86	1185.02	1574.36	746.76	944.62	1106.31	1248.85	1659.46
84	621.23	774.41	895.68	997.80	1344.59	755.27	953.13	1114.82	1255.23	1672.23	793.56	1002.06	1172.26	1319.06	1759.45
85	670.17	833.99	963.76	1074.39	1446.71	804.20	1014.82	1185.02	1333.95	1778.60	844.62	1065.88	1244.59	1399.90	1865.83
86	721.23	897.81	1040.35	1159.49	1559.47	855.26	1078.65	1261.62	1419.05	1891.36	895.68	1129.71	1321.19	1485.00	1978.59
87	778.67	965.89	1116.94	1248.85	1678.61	912.70	1146.73	1338.21	1508.41	2010.50	953.13	1197.79	1397.78	1574.36	2097.73
88	836.11	1040.35	1204.17	1342.46	1804.13	970.15	1221.19	1425.43	1602.02	2136.02	1010.57	1272.25	1485.00	1667.97	2223.25
89	899.94	1121.20	1295.66	1444.58	1944.55	1033.97	1302.04	1516.92	1704.14	2276.44	1074.39	1353.10	1576.49	1770.09	2363.67
90	970.15	1208.43	1397.78	1559.47	2095.60	1104.18	1389.27	1619.04	1819.02	2427.49	1144.60	1440.33	1678.61	1884.98	2514.72
91	1046.74	1302.04	1506.28	1680.74	2261.55	1180.77	1482.88	1727.54	1940.29	2593.44	1221.19	1533.94	1787.11	2006.24	2680.67
92	1127.58	1402.03	1621.16	1808.39	2431.75	1261.62	1582.87	1842.43	2067.94	2763.64	1302.04	1633.93	1902.00	2133.90	2850.87
93	1212.68	1508.41	1744.56	1946.67	2618.97	1346.72	1689.25	1965.82	2206.23	2950.86	1387.14	1740.31	2025.39	2272.18	3038.09
94	1306.29	1623.29	1878.59	2095.60	2818.95	1440.33	1804.13	2099.86	2355.16	3150.85	1480.75	1855.19	2159.43	2421.11	3238.07
95	1408.41	1753.07	2027.52	2261.55	3040.22	1542.45	1933.91	2248.78	2521.10	3372.11	1582.87	1984.97	2308.35	2587.06	3459.34

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

Appendix B1

Union Security Insurance Company

6035-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	26.01	27.67	31.99	32.89	50.81	88.06	98.05	112.11	118.92	247.27	293.06	359.48	393.62	425.71	637.31
30	28.93	29.11	33.95	34.73	62.87	92.22	102.49	113.57	120.62	256.08	297.25	363.53	399.25	431.10	637.31
31	30.55	29.83	35.15	35.87	63.77	98.66	108.85	119.48	126.91	269.81	298.87	364.46	400.19	432.60	637.31
32	32.11	31.06	36.95	37.29	67.70	99.01	108.85	125.46	132.87	274.12	299.84	366.02	401.76	433.50	637.31
33	33.02	32.47	39.22	39.52	69.51	103.49	115.58	131.10	138.91	283.56	300.49	366.96	402.71	435.00	637.31
34	34.51	34.68	41.71	42.13	72.83	103.86	121.63	135.81	144.63	295.26	301.46	367.50	403.67	435.91	637.31
35	35.98	36.27	44.93	45.59	75.91	107.48	126.45	135.81	150.45	296.03	303.08	367.50	403.67	435.97	637.31
36	37.44	39.30	47.40	48.56	79.00	114.40	129.44	136.26	154.13	306.71	303.48	367.50	403.67	435.97	637.31
37	38.87	41.63	50.40	52.28	88.91	117.71	136.17	144.96	157.22	315.39	303.48	367.50	403.67	435.97	637.31
38	41.16	43.05	54.21	55.34	88.91	117.71	139.49	147.94	160.43	325.81	303.48	367.50	403.67	435.97	637.31
39	42.58	45.31	56.53	58.91	89.39	120.85	142.42	150.57	169.12	340.65	303.48	367.50	403.67	435.97	637.31
40	40.65	47.65	52.99	61.71	91.11	120.81	142.82	147.85	176.08	350.62	298.99	365.84	395.19	437.29	687.89
41	43.27	50.45	56.56	64.64	95.62	124.86	146.98	152.73	181.73	365.85	303.25	370.24	402.18	444.98	687.89
42	43.27	52.76	59.84	68.14	107.19	126.87	150.68	157.63	193.00	382.12	307.54	373.73	409.23	452.13	687.89
43	45.80	55.40	60.47	70.14	108.53	130.92	154.74	167.81	198.28	398.78	311.87	378.19	416.34	459.04	687.89
44	48.92	56.01	63.91	74.32	110.69	139.02	162.62	176.70	207.99	418.48	313.60	380.04	423.36	466.93	687.89
45	55.99	60.25	66.30	73.59	115.63	150.53	170.67	186.36	209.03	434.23	331.04	387.73	424.21	468.29	718.23
46	56.72	60.89	70.49	75.74	116.84	151.22	180.60	197.04	214.57	463.04	335.62	392.30	431.41	471.43	718.23
47	60.35	64.34	71.21	76.61	118.76	157.10	184.58	203.00	225.87	483.73	340.24	396.53	440.23	471.43	718.23
48	63.41	66.58	74.60	81.07	130.48	161.24	188.53	213.78	237.22	511.15	343.07	396.53	440.74	471.43	718.23
49	66.29	69.65	78.54	83.60	138.83	170.96	198.08	219.34	242.87	526.03	343.07	396.53	440.74	471.43	718.23
50	69.42	66.08	78.43	81.04	144.78	173.09	197.38	226.74	252.78	532.34	344.31	386.79	439.98	459.97	809.28
51	69.34	68.97	86.34	90.26	149.54	172.94	198.60	239.92	268.35	538.85	332.78	392.89	446.54	472.37	819.39
52	72.50	73.70	84.79	91.91	165.72	180.15	215.66	237.91	272.26	566.44	345.07	390.19	437.25	471.23	859.86
53	76.35	77.96	89.48	99.29	192.66	197.98	222.59	251.02	280.91	592.73	340.60	394.51	433.94	470.16	890.21
54	77.35	83.77	95.96	101.65	206.32	192.80	224.56	258.07	290.21	610.82	336.44	398.59	438.08	469.16	910.44
55	80.33	87.59	100.89	108.07	219.41	205.32	235.75	271.55	293.31	626.73	332.57	402.45	436.90	468.22	930.67
56	85.16	92.18	106.18	114.39	241.62	213.62	239.51	276.77	303.70	642.07	336.44	400.84	437.68	464.63	978.07
57	90.70	95.84	113.60	121.00	249.51	219.70	250.19	283.64	310.83	655.24	341.78	396.21	433.78	469.29	977.78
58	93.52	100.76	122.49	127.48	255.04	216.91	251.15	293.80	316.66	669.76	341.46	390.37	442.39	471.83	980.08
59	94.38	105.54	126.73	136.02	272.91	224.19	262.15	290.91	323.86	667.30	339.65	392.72	434.50	471.73	975.97
60	97.56	114.19	135.11	145.42	284.15	226.92	268.67	298.71	329.96	682.89	339.47	394.83	438.28	471.64	980.41
61	103.60	124.11	143.96	153.90	308.59	228.11	278.95	309.67	337.61	713.89	336.94	410.22	447.81	475.26	986.51
62	113.38	135.96	155.24	166.62	346.54	236.96	303.13	330.62	352.10	722.58	345.57	430.73	464.78	480.08	979.51
63	127.15	148.93	170.20	181.14	368.59	252.02	315.40	341.19	363.79	727.83	348.94	443.18	476.76	489.79	988.75
64	135.20	157.42	177.57	197.64	420.13	254.49	320.92	359.28	376.18	742.45	348.86	449.25	484.31	498.55	998.66
65	146.59	171.74	189.31	210.93	439.56	268.10	338.63	365.65	388.33	736.13	352.60	467.74	498.56	505.25	998.63
66	161.72	190.31	206.71	232.87	462.90	289.69	377.94	401.44	420.31	806.13	380.27	495.44	528.08	548.15	1059.21
67	181.00	209.76	228.60	253.08	489.54	317.69	413.94	445.52	463.17	886.76	404.04	520.32	562.43	590.69	1118.73
68	198.25	228.34	249.10	277.80	519.79	354.45	444.84	478.03	520.69	954.67	430.64	546.87	598.04	638.12	1193.98
69	215.28	250.74	276.99	302.60	532.97	378.53	490.95	533.60	572.67	1038.70	460.22	575.30	633.40	685.69	1262.82
70	229.34	271.68	301.31	332.90	550.79	400.86	541.73	567.77	635.19	1122.96	481.23	603.05	666.03	741.14	1295.65
71	253.03	294.61	318.43	363.90	563.45	428.48	556.86	614.40	696.12	1133.48	496.52	628.44	710.14	792.90	1294.80
72	276.80	320.30	347.34	401.49	592.01	439.07	573.18	643.46	722.95	1143.65	502.10	639.68	738.09	828.93	1297.68
73	304.65	348.44	377.88	441.94	618.71	458.57	585.79	661.61	742.12	1159.41	520.34	654.60	749.12	840.13	1297.35
74	338.84	386.29	413.10	495.99	652.58	467.92	604.19	680.90	761.58	1166.87	524.73	667.99	761.58	855.16	1300.98
75	346.80	428.63	453.77	548.36	687.68	474.26	613.57	696.57	782.53	1165.86	526.30	672.86	773.64	868.49	1297.53
76	360.63	450.11	512.48	566.71	788.54	485.36	622.80	710.42	797.19	1167.91	532.80	677.88	780.92	875.83	1297.28
77	377.76	476.64	542.55	603.40	830.78	499.45	647.16	740.31	836.65	1193.52	543.59	699.74	808.76	910.17	1307.30
78	401.37	507.12	579.22	644.12	879.77	523.95	679.41	781.11	882.05	1227.27	565.53	728.24	841.20	949.35	1316.17
79	419.60	533.00	610.12	675.89	920.49	542.08	700.69	809.71	914.04	1236.15	578.74	748.47	868.68	975.28	1316.34
80	431.89	548.90	627.62	699.95	942.49	551.03	712.72	825.47	931.85	1238.21	585.07	757.39	876.54	991.42	1316.93
81	468.05	595.70	680.80	759.52	1023.33	591.45	763.78	885.05	999.93	1329.70	625.49	808.45	938.23	1059.50	1408.41
82	504.22	640.38	733.99	816.96	1102.05	629.74	812.71	942.49	1063.76	1414.80	665.91	859.52	995.68	1125.45	1495.64
83	542.52	687.19	789.31	876.54	1182.90	670.17	861.64	999.93	1125.45	1502.02	706.33	910.58	1057.37	1189.28	1585.00
84	582.94	738.25	846.75	942.49	1270.13	712.72	914.83	1061.63	1195.66	1591.38	748.88	963.76	1119.07	1259.49	1678.61
85	625.49	793.56	910.58	1014.82	1367.99	755.27	972.27	1127.58	1270.13	1693.50	793.56	1023.33	1185.02	1333.95	1780.73
86	674.42	855.26	982.91	1093.54	1472.24	804.20	1033.97	1199.92	1348.84	1797.75	842.50	1085.03	1257.36	1412.67	1884.98
87	727.61	923.34	1055.25	1176.51	1585.00	857.39	1102.05	1272.25	1431.82	1910.51	895.68	1153.11	1329.70	1495.64	1997.73
88	782.92	991.42	1138.22	1265.87	1706.27	912.70	1170.13	1355.23	1521.17	2031.77	951.00	1221.19	1412.67	1585.00	2119.00
89	842.50	1068.01	1223.32	1363.74	1838.17	972.27	1246.72	1440.33	1619.04	2163.68	1010.57	1297.78	1497.77	1682.86	2250.91
90	908.45	1150.98	1321.19	1470.11	1982.84	1038.23	1329.70	1538.19	1725.41	2308.35	1076.52	1380.76	1595.63	1789.24	2395.58
91	978.66	1240.34	1423.31	1585.00	2136.02	1108.43	1419.05	1640.31	1840.30	2461.53	1146.73	1470.11	1697.76	1904.12	2548.76
92	1055.25	1336.08	1531.81	1706.27	2297.71	1185.02	1514.79	1748.82	1961.57	2623.22	1223.32	1565.85	1806.26	2025.39	2710.45
93	1133.96	1438.20	1648.82	1838.17	2474.30	1263.74	1616.91	1865.83	2093.47	2799.81	1302.04	1667.97	1923.27	2157.30	2887.03
94	1223.32	1548.83	1776.47	1978.59	2663.65	1353.10	1727.54	1993.48	2233.89	2989.16	1391.39	1778.60	2050.92	2297.71	3076.38
95	1316.93	1670.10	1914.76	2131.77	2874.27	1446.71	1848.81	2131.77	2387.07	3199.78	1485.00	1899.87	2189.21	2450.89	3287.01

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

Appendix B2

Union Security Insurance Company

6035-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period

Home and Community Care at 80%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	156.12	177.94	209.75	230.84	462.29	299.70	372.60	410.46	464.93	680.40
30	163.48	186.01	212.49	234.15	478.76	303.99	376.79	416.34	470.82	680.40
31	174.90	197.55	223.55	246.36	483.52	305.64	377.76	417.32	472.46	680.40
32	175.51	197.55	234.73	257.93	477.20	306.63	379.38	418.95	473.44	680.40
33	176.79	209.75	245.28	269.66	466.94	307.30	380.35	419.94	475.08	680.40
34	177.40	220.74	249.14	280.75	461.28	308.29	380.91	420.95	476.07	680.40
35	172.80	223.17	249.14	292.05	450.92	309.95	380.91	420.95	476.13	680.40
36	173.71	217.58	239.55	288.94	444.95	310.36	380.91	420.95	476.13	680.40
37	169.31	218.48	235.24	283.82	436.73	310.36	380.91	420.95	476.13	680.40
38	169.31	214.08	231.19	279.27	431.56	310.36	380.91	420.95	476.13	680.40
39	165.14	209.47	226.89	274.76	423.58	310.36	380.91	420.95	476.13	680.40
40	172.77	221.39	234.12	282.25	446.17	318.66	381.88	419.70	469.56	728.15
41	169.70	218.20	232.84	281.06	446.92	323.20	386.47	427.12	477.82	728.15
42	171.68	214.55	231.61	279.81	448.77	327.78	390.12	434.60	485.50	728.15
43	168.71	211.61	230.69	278.11	450.84	332.40	394.77	442.15	492.92	728.15
44	170.94	213.85	234.81	282.49	463.57	334.23	396.70	449.61	501.39	728.15
45	175.84	221.69	248.32	301.24	484.48	333.18	403.06	448.43	505.67	769.93
46	175.87	219.05	247.35	300.08	514.86	337.80	407.81	456.03	509.06	769.93
47	174.91	216.22	247.12	299.25	537.87	342.44	412.20	465.36	509.06	769.93
48	172.12	213.50	246.23	298.47	568.36	345.29	412.20	465.90	509.06	769.93
49	177.53	211.12	245.48	297.42	584.91	345.29	412.20	465.90	509.06	769.93
50	194.00	229.59	270.43	327.34	590.26	352.82	406.80	465.30	505.33	853.49
51	199.28	237.62	279.22	331.16	608.90	351.34	410.49	465.76	511.71	889.30
52	200.74	242.76	288.03	340.51	625.28	356.28	413.44	461.65	511.92	913.17
53	211.96	247.61	288.31	343.29	651.00	352.89	415.32	463.49	512.12	948.98
54	213.04	252.78	296.67	351.87	666.98	349.74	412.66	469.55	512.30	972.85
55	219.57	261.25	305.60	355.03	691.31	346.81	418.77	465.65	504.46	1008.66
56	229.83	267.78	315.10	363.88	715.56	352.89	419.05	464.81	506.38	1052.98
57	231.78	283.49	324.92	381.77	728.00	348.69	412.98	462.93	503.42	1051.98
58	236.23	295.57	340.17	396.01	737.95	347.62	416.06	468.39	508.64	1049.41
59	253.37	305.54	351.74	404.66	742.67	351.63	414.26	465.49	506.58	1045.58
60	256.73	320.55	366.10	422.83	762.95	350.51	415.98	466.09	523.10	1046.93
61	263.46	336.15	383.41	442.46	808.93	359.40	440.21	491.55	543.30	1078.23
62	272.15	357.02	401.85	453.46	839.88	368.88	465.66	514.55	550.16	1104.83
63	284.18	373.34	416.08	477.67	854.35	386.22	493.04	543.03	571.82	1131.74
64	294.73	384.33	439.03	493.87	886.65	397.04	514.58	567.82	589.41	1163.40
65	322.00	408.74	458.72	517.42	909.99	413.75	547.11	594.30	615.96	1194.41
66	355.53	465.05	509.92	562.18	1028.96	454.76	596.08	650.63	684.30	1307.06
67	402.20	529.08	583.64	613.59	1158.05	499.09	653.70	718.93	762.16	1428.38
68	460.73	593.17	652.53	711.45	1293.52	550.72	701.57	785.53	848.96	1575.52
69	512.68	668.64	744.20	809.65	1446.90	607.06	760.50	862.72	942.78	1706.22
70	569.65	759.98	821.56	927.98	1613.16	663.36	826.81	939.82	1046.87	1818.57
71	617.69	807.53	917.75	1050.17	1687.74	697.92	890.01	1034.32	1157.58	1876.78
72	660.39	858.50	988.98	1122.97	1764.69	740.60	941.13	1103.83	1253.78	1947.79
73	700.68	914.77	1052.55	1196.36	1841.27	780.56	994.42	1168.82	1324.87	2014.40
74	746.93	971.65	1121.86	1274.18	1917.84	823.23	1048.63	1233.17	1397.20	2093.10
75	789.08	1024.97	1189.21	1351.50	1991.67	861.72	1099.67	1295.54	1469.02	2174.06
76	834.56	1081.85	1261.18	1434.49	2074.80	903.50	1154.53	1359.83	1543.81	2258.99
77	877.21	1138.28	1336.10	1523.71	2147.80	939.85	1206.80	1427.37	1625.13	2313.13
78	918.11	1187.16	1401.19	1600.68	2205.06	972.23	1252.18	1482.91	1694.41	2323.99
79	945.80	1226.20	1453.85	1660.25	2216.30	996.34	1286.01	1528.70	1744.17	2320.25
80	963.76	1242.47	1480.75	1691.37	2216.87	1008.44	1302.04	1548.83	1767.96	2321.12
81	1031.84	1331.82	1587.12	1812.64	2378.56	1078.65	1391.39	1655.20	1891.36	2482.81
82	1099.92	1421.18	1689.25	1927.53	2533.87	1146.73	1480.75	1759.45	2006.24	2638.12
83	1168.00	1506.28	1791.37	2044.54	2687.05	1214.81	1567.98	1863.70	2125.39	2795.55
84	1240.34	1599.89	1899.87	2165.81	2850.87	1289.27	1663.71	1974.33	2250.91	2961.50
85	1321.19	1702.01	2019.01	2301.97	3031.71	1372.25	1765.84	2095.60	2387.07	3144.46
86	1406.29	1810.51	2146.66	2446.64	3221.05	1457.35	1874.34	2223.25	2531.74	3333.81
87	1495.64	1925.40	2280.69	2597.69	3421.04	1546.70	1989.22	2357.28	2682.79	3533.80
88	1591.38	2046.67	2423.24	2759.38	3638.05	1642.44	2110.49	2499.83	2844.48	3750.80
89	1697.76	2180.70	2580.67	2935.97	3872.07	1748.82	2244.53	2657.26	3021.07	3984.83
90	1812.64	2327.50	2750.87	3129.57	4129.50	1863.70	2391.32	2827.46	3214.67	4242.26
91	1933.91	2482.81	2935.97	3335.94	4403.95	1984.97	2546.63	3012.56	3421.04	4516.71
92	2065.81	2648.75	3129.57	3555.07	4697.55	2116.88	2712.58	3206.16	3640.17	4810.31
93	2204.10	2827.46	3338.07	3791.23	5010.29	2255.16	2891.29	3414.66	3876.33	5123.05
94	2357.28	3018.94	3565.71	4046.53	5350.69	2408.34	3082.77	3642.30	4131.63	5463.45
95	2523.23	3231.69	3812.50	4325.23	5723.01	2574.29	3295.52	3889.09	4410.33	5835.77

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

6035-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period

Home and Community Care at 80%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	140.10	159.78	184.44	202.86	413.91	265.12	338.21	367.25	411.49	608.78
30	146.71	167.03	186.85	205.76	428.65	268.91	342.01	372.51	416.70	608.78
31	156.96	177.39	196.57	216.50	432.91	270.38	342.89	373.39	418.15	608.78
32	157.51	177.39	206.40	226.67	427.26	271.25	344.36	374.85	419.02	608.78
33	158.65	188.35	215.68	236.97	418.07	271.84	345.24	375.73	420.47	608.78
34	159.21	198.21	219.07	246.72	413.00	272.72	345.75	376.64	421.35	608.78
35	155.08	200.39	219.07	256.65	403.73	274.18	345.75	376.64	421.40	608.78
36	155.89	195.38	210.64	253.92	398.38	274.55	345.75	376.64	421.40	608.78
37	151.95	196.19	206.85	249.42	391.03	274.55	345.75	376.64	421.40	608.78
38	151.95	192.24	203.29	245.42	386.39	274.55	345.75	376.64	421.40	608.78
39	148.20	188.10	199.51	241.46	379.25	274.55	345.75	376.64	421.40	608.78
40	156.31	196.33	207.25	249.52	397.67	278.83	343.14	373.06	417.96	644.59
41	153.53	193.50	206.12	248.48	398.34	282.80	347.26	379.66	425.31	644.59
42	155.33	190.26	205.03	247.36	399.99	286.81	350.54	386.31	432.15	644.59
43	152.64	187.65	204.22	245.86	401.84	290.85	354.72	393.02	438.75	644.59
44	154.66	189.64	207.87	249.73	413.19	292.45	356.46	399.65	446.29	644.59
45	155.86	197.94	221.58	268.67	430.10	298.72	359.48	396.29	453.54	680.40
46	155.89	195.58	220.71	267.64	457.07	302.85	363.72	403.01	456.58	680.40
47	155.04	193.06	220.51	266.90	477.50	307.02	367.64	411.25	456.58	680.40
48	152.56	190.63	219.71	266.20	504.57	309.57	367.64	411.72	456.58	680.40
49	157.35	188.50	219.04	265.27	519.25	309.57	367.64	411.72	456.58	680.40
50	170.72	203.67	240.39	291.41	519.86	310.06	362.15	416.33	449.18	757.99
51	172.45	208.37	249.43	296.10	538.85	310.01	362.20	414.00	452.32	787.83
52	178.01	217.39	254.79	305.68	560.59	315.56	371.16	411.86	454.55	811.71
53	188.84	222.49	259.48	305.57	575.68	313.68	369.68	414.93	452.37	841.55
54	190.21	224.30	264.50	314.44	597.05	311.93	368.28	413.55	450.33	871.39
55	196.85	233.01	270.07	318.43	616.29	305.74	371.28	415.76	452.41	895.26
56	203.88	236.88	280.47	324.64	641.90	313.19	373.41	417.14	449.27	939.95
57	210.39	252.75	291.08	336.65	647.67	315.08	366.23	417.77	445.89	933.21
58	212.27	262.36	303.84	352.01	657.01	308.12	371.48	418.33	453.65	931.62
59	222.97	276.29	310.55	362.58	662.14	310.04	372.14	414.89	451.38	934.45
60	227.48	288.81	325.76	375.49	681.51	311.16	372.72	415.01	466.04	936.98
61	235.56	299.14	341.15	396.37	719.99	321.39	390.56	434.83	484.65	957.92
62	242.57	314.30	357.52	403.40	749.30	331.99	412.82	461.21	491.00	984.05
63	252.60	331.53	370.49	423.00	760.72	343.67	437.17	480.97	508.28	1006.47
64	261.37	344.18	391.49	438.38	792.33	352.57	459.57	506.76	522.37	1038.31
65	285.28	363.64	407.15	458.44	812.88	364.35	485.96	531.27	545.09	1066.15
66	317.65	414.37	454.19	502.43	916.30	403.87	533.85	580.37	610.47	1164.10
67	359.21	466.09	518.13	547.26	1028.07	443.27	579.95	639.75	679.44	1269.21
68	408.45	530.21	578.31	634.06	1154.34	489.90	627.00	698.61	753.60	1402.86
69	455.71	593.21	662.95	719.34	1282.87	541.15	675.63	767.59	838.38	1515.68
70	508.62	678.30	730.28	827.39	1433.92	590.43	735.32	835.03	934.13	1615.57
71	551.27	718.94	819.07	934.22	1498.42	621.12	790.38	919.40	1027.88	1670.02
72	587.01	767.10	877.32	998.55	1567.35	660.45	835.85	982.60	1113.40	1730.53
73	624.19	811.75	939.34	1064.79	1641.44	694.51	884.27	1040.31	1178.00	1792.54
74	664.91	861.37	995.91	1133.58	1707.34	732.09	931.47	1095.50	1241.95	1860.90
75	702.33	911.40	1060.49	1203.20	1775.93	766.29	979.35	1152.83	1306.73	1935.98
76	741.24	963.14	1122.53	1277.18	1846.87	801.92	1026.54	1210.52	1373.17	2010.94
77	783.41	1015.50	1189.05	1353.85	1913.99	838.24	1074.97	1270.18	1445.12	2058.25
78	817.16	1059.01	1247.37	1425.23	1963.13	866.34	1115.19	1321.88	1506.94	2068.27
79	843.73	1089.71	1292.82	1476.53	1971.84	887.40	1145.39	1358.59	1551.38	2065.25
80	857.39	1106.31	1316.93	1504.15	1974.33	897.81	1159.49	1378.63	1572.23	2065.81
81	916.96	1187.15	1412.67	1614.78	2119.00	957.38	1240.34	1474.37	1682.86	2210.49
82	978.66	1263.74	1504.15	1716.90	2253.04	1021.21	1316.93	1565.85	1787.11	2348.77
83	1040.35	1340.33	1593.51	1819.02	2391.32	1082.90	1395.65	1659.46	1891.36	2489.19
84	1104.18	1423.31	1689.25	1929.65	2538.12	1148.86	1478.62	1757.33	2004.12	2635.99
85	1174.39	1514.79	1797.75	2050.92	2695.56	1219.06	1572.23	1865.83	2125.39	2797.68
86	1250.98	1610.53	1910.51	2176.45	2865.76	1295.66	1667.97	1978.59	2250.91	2967.88
87	1329.70	1712.65	2029.65	2312.61	3044.47	1374.37	1770.09	2097.73	2387.07	3146.59
88	1416.92	1821.15	2157.30	2457.28	3235.95	1461.60	1878.59	2225.38	2531.74	3338.07
89	1510.53	1940.29	2297.71	2612.59	3444.44	1555.21	1997.73	2365.79	2687.05	3546.56
90	1612.65	2070.07	2448.77	2784.91	3674.21	1657.33	2127.51	2516.85	2859.38	3776.34
91	1721.16	2208.36	2612.59	2970.01	3918.88	1765.84	2265.80	2680.67	3044.47	4021.00
92	1838.17	2355.16	2784.91	3163.61	4178.44	1882.85	2412.60	2852.99	3238.07	4280.56
93	1961.57	2514.72	2972.14	3374.24	4457.14	2006.24	2572.16	3040.22	3448.70	4559.26
94	2097.73	2687.05	3174.25	3601.88	4759.25	2142.41	2744.49	3242.33	3676.34	4861.37
95	2244.53	2874.27	3395.51	3850.80	5091.14	2289.20	2931.71	3463.59	3925.26	5193.26

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

6035-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	128.09	148.89	169.97	185.37	376.29	242.07	309.54	334.85	374.08	555.06
30	134.14	155.64	172.19	188.03	389.69	245.53	313.03	339.64	378.82	555.06
31	143.51	165.30	181.15	197.84	393.56	246.86	313.83	340.44	380.14	555.06
32	144.01	165.30	190.22	207.13	388.42	247.67	315.18	341.78	380.93	555.06
33	145.05	175.51	198.76	216.54	380.07	248.20	315.98	342.58	382.25	555.06
34	145.56	184.70	201.89	225.45	375.46	249.00	316.45	343.40	383.04	555.06
35	141.78	186.73	201.89	234.52	367.02	250.34	316.45	343.40	383.09	555.06
36	142.53	182.05	194.12	232.03	362.17	250.67	316.45	343.40	383.09	555.06
37	138.92	182.81	190.63	227.91	355.48	250.67	316.45	343.40	383.09	555.06
38	138.92	179.13	187.35	224.26	351.27	250.67	316.45	343.40	383.09	555.06
39	135.50	175.27	183.86	220.64	344.78	250.67	316.45	343.40	383.09	555.06
40	139.86	179.62	191.90	229.07	363.72	256.07	315.47	341.97	381.84	590.87
41	137.37	177.03	190.85	228.11	364.34	259.72	319.26	348.02	388.56	590.87
42	138.98	174.07	189.84	227.09	365.85	263.40	322.27	354.12	394.80	590.87
43	136.57	171.68	189.09	225.71	367.53	267.10	326.11	360.27	400.84	590.87
44	138.38	173.50	192.47	229.26	377.91	268.58	327.71	366.35	407.72	590.87
45	143.87	182.10	202.48	244.24	395.49	275.74	326.80	365.00	411.83	626.68
46	143.89	179.93	201.69	243.31	420.30	279.55	330.65	371.19	414.59	626.68
47	143.11	177.61	201.50	242.64	439.08	283.40	334.22	378.78	414.59	626.68
48	140.83	175.38	200.77	242.00	463.97	285.76	334.22	379.22	414.59	626.68
49	145.25	173.42	200.16	241.15	477.47	285.76	334.22	379.22	414.59	626.68
50	159.08	188.86	221.61	263.47	476.54	283.33	332.39	382.04	407.07	692.34
51	160.95	190.09	227.10	268.82	490.35	284.17	333.22	376.37	415.77	716.21
52	159.08	195.65	228.95	274.73	506.69	285.03	333.57	371.13	410.42	740.08
53	169.57	200.96	234.25	279.16	521.88	284.27	333.17	379.62	413.96	763.96
54	171.19	206.50	239.48	284.49	543.26	283.57	337.22	379.09	409.01	787.83
55	177.93	211.83	248.75	289.15	562.70	278.36	336.74	378.34	412.38	817.67
56	185.35	216.28	252.77	296.10	584.02	282.31	340.22	377.41	411.20	850.72
57	188.99	228.84	267.38	308.89	592.44	281.47	335.06	380.13	409.93	854.03
58	195.15	239.11	274.11	321.55	595.12	284.42	338.05	375.43	412.41	851.31
59	206.07	250.28	282.03	326.97	599.51	287.35	337.03	377.79	409.16	848.58
60	211.23	260.25	294.74	340.79	612.93	286.13	336.11	376.70	424.82	846.15
61	216.97	271.39	310.96	356.42	652.23	293.74	354.15	397.02	438.34	869.99
62	221.86	286.83	327.98	368.07	679.31	301.81	376.49	420.43	446.63	894.60
63	229.64	304.65	339.14	385.59	694.40	314.21	401.01	440.63	462.07	920.08
64	239.12	312.63	357.94	399.53	716.87	323.99	417.49	460.97	474.88	942.40
65	262.69	329.81	371.87	415.54	737.35	336.56	444.13	483.24	496.04	969.96
66	291.42	375.62	409.61	456.26	833.69	368.89	481.45	525.39	553.68	1057.90
67	325.44	425.15	473.46	497.51	937.47	403.87	526.31	585.91	614.45	1156.11
68	372.51	480.50	528.82	577.50	1047.92	442.60	569.39	634.22	689.01	1277.68
69	415.50	541.77	601.21	653.95	1169.30	492.59	617.91	698.70	762.45	1381.43
70	461.15	617.93	665.07	749.52	1305.89	534.86	670.94	759.72	847.16	1471.77
71	498.14	654.20	743.41	848.09	1365.50	564.35	720.64	834.03	937.08	1518.92
72	532.77	695.29	800.76	909.23	1430.73	599.53	762.47	893.27	1014.51	1576.96
73	569.11	739.94	853.67	969.94	1491.57	633.05	804.71	945.46	1070.91	1630.54
74	606.33	786.86	908.03	1031.06	1553.65	667.40	849.45	998.84	1130.65	1691.73
75	640.77	831.90	965.36	1094.07	1613.34	698.92	892.61	1049.30	1189.21	1760.55
76	677.25	874.11	1021.21	1162.52	1680.30	732.42	933.22	1101.20	1253.18	1830.81
77	712.42	920.86	1082.57	1234.69	1739.99	762.04	976.09	1156.10	1315.82	1871.88
78	742.66	962.30	1134.41	1295.44	1786.73	789.33	1014.24	1201.71	1369.95	1880.25
79	766.62	991.88	1177.14	1344.98	1794.26	805.70	1041.06	1238.38	1413.03	1879.17
80	778.67	1006.31	1197.79	1370.12	1797.75	814.84	1055.25	1253.11	1431.82	1880.72
81	836.11	1080.78	1285.02	1467.98	1927.53	872.28	1127.58	1340.33	1531.81	2012.63
82	889.30	1148.86	1365.86	1561.59	2050.92	927.60	1197.79	1423.31	1625.42	2136.02
83	946.74	1219.06	1450.96	1655.20	2176.45	985.04	1270.13	1508.41	1721.16	2263.67
84	1006.31	1295.66	1538.19	1755.20	2308.35	1044.61	1346.72	1597.76	1823.28	2397.71
85	1070.14	1378.63	1636.06	1865.83	2453.02	1110.56	1431.82	1697.76	1933.91	2544.51
86	1140.35	1465.86	1738.18	1980.71	2608.33	1180.77	1519.04	1799.88	2048.79	2699.81
87	1212.68	1557.34	1846.68	2101.98	2770.02	1253.11	1610.53	1908.38	2170.06	2861.50
88	1291.40	1657.33	1963.69	2233.89	2946.61	1331.82	1710.52	2025.39	2301.97	3038.09
89	1374.37	1765.84	2089.22	2376.43	3135.95	1414.80	1819.02	2150.92	2444.51	3227.44
90	1467.98	1882.85	2227.51	2533.87	3344.45	1508.41	1936.04	2289.20	2601.95	3435.93
91	1567.98	2010.50	2376.43	2701.94	3565.71	1608.40	2063.69	2438.13	2770.02	3657.19
92	1674.35	2144.53	2533.87	2878.52	3803.99	1714.78	2197.72	2595.57	2946.61	3895.48
93	1787.11	2287.08	2704.07	3070.00	4057.17	1827.53	2340.26	2765.77	3138.08	4148.65
94	1910.51	2444.51	2887.03	3276.37	4331.62	1950.93	2497.70	2948.73	3344.45	4423.10
95	2044.54	2614.71	3089.15	3504.01	4633.72	2084.96	2667.90	3150.85	3572.09	4725.21

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

Appendix B2

Union Security Insurance Company

6035-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	120.09	138.00	159.12	171.38	354.78	230.54	292.35	313.24	352.70	525.22
30	125.75	144.25	161.20	173.83	367.42	233.84	295.64	317.73	357.17	525.22
31	134.54	153.20	169.59	182.90	371.07	235.11	296.40	318.48	358.41	525.22
32	135.01	153.20	178.07	191.50	366.23	235.87	297.67	319.73	359.16	525.22
33	135.99	162.66	186.07	200.20	358.35	236.38	298.43	320.48	360.41	525.22
34	136.46	171.18	189.01	208.43	354.00	237.15	298.87	321.25	361.15	525.22
35	132.92	173.07	189.01	216.82	346.05	238.42	298.87	321.25	361.20	525.22
36	133.62	168.73	181.73	214.52	341.47	238.74	298.87	321.25	361.20	525.22
37	130.24	169.43	178.46	210.71	335.17	238.74	298.87	321.25	361.20	525.22
38	130.24	166.02	175.39	207.34	331.19	238.74	298.87	321.25	361.20	525.22
39	127.03	162.45	172.12	203.99	325.07	238.74	298.87	321.25	361.20	525.22
40	131.63	167.09	180.39	212.71	339.47	239.00	298.87	321.25	361.20	555.06
41	129.29	164.68	179.40	211.82	340.05	242.40	302.46	326.93	367.55	555.06
42	130.80	161.92	178.45	210.87	341.46	245.84	305.31	332.66	373.46	555.06
43	128.54	159.70	177.75	209.59	343.03	249.30	308.95	338.44	379.17	555.06
44	130.24	161.40	180.92	212.89	352.72	250.67	310.46	344.14	385.68	555.06
45	131.88	170.23	191.02	227.96	365.83	252.76	310.46	344.14	385.77	590.87
46	131.90	168.20	190.27	227.09	388.77	256.26	314.12	349.98	388.35	590.87
47	131.18	166.03	190.10	226.46	406.15	259.78	317.50	357.14	388.35	590.87
48	129.09	163.94	189.41	225.87	429.17	261.95	317.50	357.55	388.35	590.87
49	133.14	162.11	188.83	225.08	441.66	261.95	317.50	357.55	388.35	590.87
50	143.56	177.75	206.58	247.50	449.46	261.95	317.50	357.55	388.35	656.53
51	145.63	182.78	212.20	249.34	463.41	263.51	318.73	357.55	388.35	680.40
52	151.50	184.78	221.56	259.25	479.74	264.67	319.48	357.55	388.35	704.27
53	158.01	190.19	219.84	260.30	494.98	264.67	319.48	357.55	388.35	728.15
54	163.58	195.82	225.18	269.52	510.99	264.67	319.48	357.55	388.35	752.02
55	166.57	197.71	230.98	270.85	525.18	264.67	319.48	357.55	388.35	769.93
56	170.52	202.55	238.92	278.26	541.93	264.67	319.48	357.55	388.35	803.12
57	174.73	215.18	250.46	291.53	552.27	264.67	319.48	357.55	388.35	803.12
58	181.45	225.83	257.60	301.24	561.79	264.67	319.48	357.55	388.35	803.12
59	189.18	234.03	266.18	310.78	568.19	264.67	319.48	357.55	389.68	803.12
60	194.99	244.38	279.23	321.85	582.93	264.67	319.48	357.55	402.63	803.12
61	201.47	255.97	292.84	337.99	614.11	273.01	337.60	374.97	416.73	823.72
62	204.11	271.58	307.29	347.45	638.14	281.69	356.67	395.33	422.97	845.39
63	212.41	286.73	316.34	362.57	655.39	291.30	378.00	415.81	438.97	868.24
64	222.44	295.42	335.57	377.34	679.14	301.75	398.07	436.55	452.53	892.36
65	240.09	312.90	352.86	391.41	701.38	311.86	421.60	459.23	471.51	917.85
66	268.11	357.73	390.10	429.10	788.62	343.45	458.52	500.95	525.29	1004.80
67	303.95	403.11	443.68	469.87	882.32	377.60	499.49	551.08	584.91	1097.47
68	346.37	457.31	497.90	544.75	990.61	415.57	542.27	602.02	652.10	1208.62
69	385.34	514.34	565.46	619.69	1106.21	457.90	587.35	659.34	724.49	1312.14
70	430.63	582.42	625.95	707.34	1229.07	500.13	637.05	717.15	802.06	1391.42
71	464.93	620.13	703.94	801.71	1288.96	527.62	684.11	794.62	888.45	1439.40
72	494.49	662.65	759.28	858.18	1347.24	557.85	727.38	848.61	960.27	1490.81
73	532.40	705.59	807.77	917.92	1413.07	593.10	768.00	896.51	1018.90	1546.02
74	562.39	748.11	861.17	975.40	1470.12	620.36	811.37	946.11	1072.06	1605.48
75	596.00	789.31	912.19	1038.11	1528.93	654.01	850.63	996.14	1130.45	1669.70
76	629.26	836.34	967.88	1101.20	1592.63	681.63	893.22	1045.21	1186.52	1739.27
77	664.25	879.93	1024.26	1168.77	1647.55	711.24	932.99	1095.25	1249.90	1778.70
78	694.59	916.36	1076.73	1230.55	1693.48	736.39	968.58	1141.62	1302.65	1784.98
79	716.72	946.38	1115.90	1274.67	1702.01	755.76	995.70	1174.87	1342.71	1784.98
80	727.61	959.51	1136.09	1297.78	1702.01	763.78	1006.31	1189.28	1359.48	1784.98
81	778.67	1029.72	1216.94	1389.27	1825.41	814.84	1076.52	1272.25	1450.96	1908.38
82	829.73	1095.67	1293.53	1478.62	1942.42	865.90	1142.47	1350.97	1542.45	2027.52
83	882.92	1163.75	1374.37	1567.98	2059.43	919.09	1212.68	1431.82	1631.80	2146.66
84	938.23	1231.83	1457.35	1659.46	2184.96	976.53	1282.89	1514.79	1725.41	2272.18
85	997.80	1310.55	1546.70	1763.71	2321.12	1036.10	1363.74	1606.27	1831.79	2410.47
86	1061.63	1393.52	1642.44	1872.21	2465.79	1099.92	1446.71	1702.01	1940.29	2555.14
87	1129.71	1480.75	1744.56	1987.10	2616.84	1168.00	1533.94	1804.13	2055.18	2706.20
88	1202.04	1574.36	1855.19	2110.49	2782.79	1240.34	1627.55	1914.76	2178.57	2872.14
89	1280.76	1674.35	1974.33	2244.53	2959.37	1319.06	1727.54	2033.90	2312.61	3048.73
90	1365.86	1787.11	2104.11	2391.32	3155.10	1404.16	1840.30	2163.68	2459.40	3244.46
91	1457.35	1906.25	2242.40	2548.76	3363.60	1495.64	1959.44	2301.97	2616.84	3452.95
92	1555.21	2031.77	2391.32	2714.71	3586.99	1593.51	2084.96	2450.89	2782.79	3676.34
93	1661.59	2167.94	2548.76	2893.42	3823.14	1699.88	2221.12	2608.33	2961.50	3912.50
94	1774.35	2316.86	2721.09	3087.02	4082.70	1812.64	2370.05	2780.66	3155.10	4172.05
95	1899.87	2478.55	2910.44	3299.77	4365.66	1938.16	2531.74	2970.01	3367.85	4455.01

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

Appendix B2

Union Security Insurance Company

6035-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	132.10	148.89	180.82	195.87	392.41	253.60	315.28	351.05	395.45	578.94
30	138.33	155.64	183.18	198.67	406.39	257.22	318.83	356.08	400.46	578.94
31	147.99	165.30	192.71	209.03	410.43	258.62	319.65	356.92	401.86	578.94
32	148.51	165.30	202.36	218.85	405.07	259.46	321.01	358.32	402.70	578.94
33	149.59	175.51	211.45	228.80	396.36	260.02	321.83	359.16	404.09	578.94
34	150.11	184.70	214.78	238.21	391.55	260.86	322.31	360.02	404.93	578.94
35	146.21	186.73	214.78	247.80	382.75	262.26	322.31	360.02	404.99	578.94
36	146.98	182.05	206.51	245.16	377.69	262.61	322.31	360.02	404.99	578.94
37	143.27	182.81	202.80	240.81	370.72	262.61	322.31	360.02	404.99	578.94
38	143.27	179.13	199.30	236.96	366.32	262.61	322.31	360.02	404.99	578.94
39	139.74	175.27	195.60	233.13	359.55	262.61	322.31	360.02	404.99	578.94
40	148.09	187.98	199.58	241.34	378.27	273.14	326.54	357.52	402.48	614.75
41	145.45	185.27	198.49	240.33	378.91	277.03	330.46	363.84	409.56	614.75
42	147.15	182.16	197.44	239.25	380.48	280.96	333.58	370.22	416.14	614.75
43	144.61	179.67	196.65	237.80	382.24	284.91	337.56	376.65	422.50	614.75
44	146.52	181.57	200.17	241.55	393.03	286.48	339.21	383.00	429.76	614.75
45	151.86	190.02	210.12	256.46	410.32	287.23	343.14	380.64	427.47	656.53
46	151.89	187.75	209.30	255.47	436.06	291.20	347.19	387.10	430.34	656.53
47	151.06	185.33	209.11	254.77	455.54	295.21	350.93	395.02	430.34	656.53
48	148.65	183.00	208.35	254.10	481.37	297.66	350.93	395.47	430.34	656.53
49	153.32	180.96	207.71	253.21	495.38	297.66	350.93	395.47	430.34	656.53
50	162.96	196.27	229.12	275.44	503.61	299.37	347.27	396.73	425.79	728.15
51	168.62	201.06	238.26	280.51	517.29	299.67	347.71	395.19	434.04	752.02
52	170.44	206.52	247.41	290.20	533.64	305.39	352.36	393.76	436.90	775.90
53	181.13	208.14	248.67	290.48	554.16	298.98	351.42	397.28	435.30	811.71
54	182.61	213.62	250.21	299.46	564.78	297.75	350.54	396.32	433.80	823.64
55	185.50	222.42	259.41	300.13	589.49	292.05	358.33	394.97	428.39	859.45
56	196.47	230.02	266.62	306.80	610.33	299.96	356.82	393.30	430.24	892.36
57	199.69	242.50	277.54	326.24	617.54	298.28	350.64	395.19	427.91	893.62
58	198.57	249.07	287.32	338.47	628.44	296.27	352.91	396.88	433.03	888.79
59	216.21	260.04	297.87	343.15	630.82	298.70	351.07	394.65	428.65	888.99
60	220.98	272.94	313.35	356.56	647.22	300.43	352.75	399.05	443.85	889.17
61	226.26	283.72	326.05	374.86	690.34	307.57	374.01	419.08	459.95	920.90
62	230.74	305.14	342.75	385.73	712.25	315.22	396.30	436.11	467.34	939.32
63	241.12	316.59	353.39	405.73	725.61	327.30	420.73	462.35	485.18	963.27
64	253.03	326.97	374.72	418.96	750.82	339.87	436.91	482.34	500.02	988.27
65	273.98	346.73	390.87	436.99	773.32	352.00	466.65	507.26	520.57	1014.05
66	303.08	396.49	431.90	477.99	874.99	387.97	507.65	552.88	582.08	1111.00
67	343.86	450.34	497.28	519.62	984.74	426.85	556.48	611.25	646.95	1214.75
68	388.85	503.70	556.66	604.29	1097.04	466.25	596.50	669.63	719.77	1338.11
69	435.61	569.21	633.71	688.20	1228.19	516.87	645.07	734.79	800.42	1450.72
70	484.88	646.34	697.68	788.46	1369.90	562.64	704.82	799.01	889.04	1543.67
71	524.71	684.86	779.59	894.47	1433.97	591.06	757.17	880.00	985.72	1594.47
72	561.49	727.93	842.23	953.89	1499.04	628.39	797.57	937.94	1065.55	1655.62
73	593.59	777.40	893.45	1018.90	1562.94	663.78	844.49	994.42	1125.99	1711.54
74	632.69	825.61	954.90	1083.78	1630.50	699.75	890.46	1048.63	1186.30	1781.29
75	671.55	871.65	1010.13	1147.24	1691.51	732.61	934.58	1102.47	1247.97	1848.26
76	709.25	919.97	1071.87	1218.52	1765.04	767.17	981.21	1157.19	1311.84	1922.35
77	745.38	969.46	1135.81	1295.54	1826.99	800.14	1026.80	1211.87	1381.74	1967.80
78	778.71	1010.65	1189.69	1360.33	1874.93	825.43	1064.71	1259.39	1439.65	1975.52
79	805.17	1044.21	1236.11	1410.76	1884.20	846.55	1093.22	1299.62	1483.34	1973.36
80	819.09	1057.37	1259.49	1438.20	1882.85	857.39	1108.43	1316.93	1504.15	1972.20
81	876.54	1131.84	1348.84	1540.32	2021.14	916.96	1182.90	1406.29	1608.40	2110.49
82	933.98	1208.43	1433.94	1638.18	2153.04	974.40	1257.36	1495.64	1706.27	2242.40
83	993.55	1280.76	1523.30	1738.18	2284.95	1033.97	1333.95	1585.00	1806.26	2376.43
84	1055.25	1359.48	1614.78	1840.30	2423.24	1097.80	1412.67	1676.48	1912.63	2516.85
85	1123.33	1446.71	1714.78	1957.31	2576.42	1165.88	1499.90	1780.73	2029.65	2674.28
86	1195.66	1540.32	1823.28	2080.71	2735.98	1238.21	1593.51	1889.23	2153.04	2833.85
87	1272.25	1638.18	1938.16	2208.36	2906.18	1314.80	1691.37	2004.12	2280.69	3004.05
88	1353.10	1740.31	2059.43	2344.52	3091.28	1395.65	1793.49	2125.39	2416.85	3189.14
89	1444.58	1855.19	2193.47	2495.57	3291.26	1487.13	1908.38	2259.42	2567.91	3389.13
90	1540.32	1978.59	2338.14	2659.39	3508.27	1582.87	2031.77	2404.09	2731.73	3606.13
91	1644.57	2110.49	2495.57	2835.97	3742.29	1687.12	2163.68	2561.53	2908.31	3840.16
92	1757.33	2253.04	2659.39	3021.07	3991.21	1799.88	2306.22	2725.34	3093.40	4089.08
93	1874.34	2404.09	2835.97	3223.18	4257.15	1916.89	2457.28	2901.93	3295.52	4355.02
94	2004.12	2567.91	3029.58	3440.19	4546.49	2046.67	2621.10	3095.53	3512.52	4644.36
95	2144.53	2748.75	3240.20	3676.34	4863.49	2187.08	2801.93	3306.15	3748.68	4961.36

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

Appendix B2

Union Security Insurance Company

6035-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	120.09	138.00	155.51	174.88	354.78	224.78	286.62	313.24	352.70	519.25
30	125.75	144.25	157.54	177.38	367.42	227.99	289.84	317.73	357.17	519.25
31	134.54	153.20	165.73	186.64	371.07	229.23	290.59	318.48	358.41	519.25
32	135.01	153.20	174.03	195.40	366.23	229.98	291.83	319.73	359.16	519.25
33	135.99	162.66	181.84	204.29	358.35	230.47	292.58	320.48	360.41	519.25
34	136.46	171.18	184.71	212.69	354.00	231.22	293.01	321.25	361.15	519.25
35	132.92	173.07	184.71	221.25	346.05	232.46	293.01	321.25	361.20	519.25
36	133.62	168.73	177.60	218.90	341.47	232.77	293.01	321.25	361.20	519.25
37	130.24	169.43	174.41	215.01	335.17	232.77	293.01	321.25	361.20	519.25
38	130.24	166.02	171.40	211.57	331.19	232.77	293.01	321.25	361.20	519.25
39	127.03	162.45	168.21	208.15	325.07	232.77	293.01	321.25	361.20	519.25
40	131.63	167.09	176.55	212.71	334.62	233.31	293.33	316.07	356.04	543.13
41	129.29	164.68	175.58	211.82	335.19	236.63	296.86	321.65	362.30	543.13
42	130.80	161.92	174.65	210.87	336.58	239.98	299.66	327.29	368.13	543.13
43	128.54	159.70	173.96	209.59	338.13	243.36	303.23	332.98	373.75	543.13
44	130.24	161.40	177.07	212.89	347.68	244.71	304.71	338.59	380.17	543.13
45	131.88	166.27	191.02	227.96	365.83	252.76	305.02	338.93	385.77	578.94
46	131.90	164.28	190.27	227.09	388.77	256.26	308.61	344.68	388.35	578.94
47	131.18	162.17	190.10	226.46	406.15	259.78	311.93	351.73	388.35	578.94
48	129.09	160.13	189.41	225.87	429.17	261.95	311.93	352.13	388.35	578.94
49	133.14	158.34	188.83	225.08	441.66	261.95	311.93	352.13	388.35	578.94
50	147.44	174.05	202.83	247.50	444.05	267.29	307.58	352.65	379.00	644.59
51	149.46	179.13	212.20	253.24	458.02	263.51	309.07	352.85	383.79	674.43
52	151.50	184.78	217.87	263.12	474.35	269.76	314.78	353.02	388.35	686.37
53	158.01	190.19	219.84	260.30	489.60	264.67	314.91	353.14	388.35	716.21
54	159.78	192.26	225.18	265.78	510.99	264.67	315.04	353.24	380.09	746.05
55	166.57	197.71	230.98	270.85	525.18	260.10	315.16	353.39	384.35	757.99
56	174.23	199.12	238.92	274.69	541.93	269.08	315.33	353.58	380.74	797.17
57	178.30	215.18	247.08	288.06	552.27	264.67	311.68	357.55	381.16	797.47
58	181.45	222.50	257.60	297.86	561.79	260.72	315.76	353.97	384.92	792.41
59	192.56	237.28	266.18	307.54	563.71	264.67	315.96	354.18	383.18	798.07
60	198.23	244.38	279.23	321.85	578.64	268.24	316.15	354.36	396.29	798.34
61	201.47	255.97	289.82	337.99	614.11	276.46	334.29	368.66	413.65	814.46
62	207.07	268.53	304.34	344.51	634.03	281.69	350.07	392.19	417.05	836.45
63	215.29	280.75	316.34	359.69	647.59	291.30	371.43	409.60	433.19	855.28
64	222.44	292.55	335.57	371.79	675.36	301.75	388.36	433.50	444.15	884.02
65	242.91	307.26	344.72	388.73	690.59	311.86	411.94	450.23	466.06	905.83
66	271.02	351.77	384.53	426.38	777.36	343.45	451.97	491.79	519.61	988.46
67	303.95	396.81	440.70	467.11	874.45	377.60	492.79	544.74	579.00	1076.52
68	346.37	450.68	491.71	538.80	982.42	415.57	532.11	592.37	639.79	1191.35
69	388.70	504.06	562.21	610.35	1089.38	461.37	573.77	652.78	711.83	1286.16
70	430.63	575.31	619.43	704.09	1220.54	500.13	623.50	710.60	792.40	1374.50
71	468.25	609.90	694.07	791.77	1276.88	527.62	670.83	781.49	872.23	1419.52
72	497.68	649.59	746.52	848.61	1332.06	561.06	708.24	835.85	947.51	1468.33
73	529.34	689.98	798.59	905.69	1395.23	590.03	752.70	884.27	1000.54	1524.89
74	565.32	730.23	846.52	963.69	1450.07	620.36	790.87	931.47	1054.49	1578.95
75	598.80	775.12	901.00	1024.12	1510.17	654.01	833.85	979.35	1110.86	1647.77
76	629.26	817.46	954.55	1085.20	1569.25	681.63	871.89	1029.21	1167.86	1709.74
77	664.25	862.02	1011.58	1151.03	1625.80	711.24	912.71	1080.04	1227.08	1748.55
78	694.59	901.85	1059.91	1211.32	1670.80	736.39	949.35	1122.40	1281.02	1759.91
79	716.72	925.91	1100.03	1256.53	1676.64	753.50	973.01	1154.46	1320.03	1755.12
80	729.74	940.36	1121.20	1278.64	1676.48	763.78	985.04	1172.26	1338.21	1755.20
81	780.80	1008.44	1202.04	1372.25	1799.88	814.84	1055.25	1255.23	1431.82	1878.59
82	831.86	1074.39	1278.64	1459.47	1916.89	868.03	1119.07	1331.82	1519.04	1997.73
83	885.05	1140.35	1355.23	1544.57	2031.77	921.21	1187.15	1410.54	1606.27	2114.75
84	938.23	1208.43	1436.07	1640.31	2157.30	976.53	1255.23	1493.51	1704.14	2242.40
85	999.93	1287.15	1527.55	1744.56	2291.33	1036.10	1336.08	1587.12	1806.26	2378.56
86	1063.76	1367.99	1623.29	1850.94	2436.00	1099.92	1416.92	1682.86	1912.63	2523.23
87	1131.84	1455.22	1725.41	1965.82	2587.06	1168.00	1504.15	1784.98	2027.52	2674.28
88	1206.30	1546.70	1833.92	2089.22	2750.87	1242.47	1595.63	1893.49	2150.92	2838.10
89	1285.02	1648.82	1953.06	2221.12	2927.46	1321.19	1697.76	2012.63	2282.82	3014.69
90	1372.25	1759.45	2080.71	2367.92	3123.19	1408.41	1808.39	2140.28	2429.62	3210.42
91	1463.73	1876.47	2219.00	2525.36	3331.68	1499.90	1925.40	2278.57	2587.06	3418.91
92	1563.72	2001.99	2365.79	2689.18	3550.82	1599.89	2050.92	2425.36	2750.87	3638.05
93	1667.97	2138.15	2525.36	2870.01	3789.10	1704.14	2187.08	2584.93	2931.71	3876.33
94	1784.98	2282.82	2697.69	3061.49	4044.40	1821.15	2331.75	2757.26	3123.19	4131.63
95	1908.38	2442.38	2884.91	3274.24	4327.36	1944.55	2491.32	2944.48	3335.94	4414.59

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

Appendix B2

Union Security Insurance Company

6035-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	108.08	127.10	144.66	157.39	317.16	207.49	263.69	286.24	315.29	471.51
30	113.18	132.86	146.55	159.64	328.45	210.45	266.65	290.34	319.29	471.51
31	121.08	141.11	154.17	167.97	331.71	211.60	267.34	291.02	320.40	471.51
32	121.51	141.11	161.89	175.86	327.38	212.29	268.48	292.17	321.07	471.51
33	122.39	149.82	169.16	183.86	320.34	212.74	269.17	292.85	322.18	471.51
34	122.82	157.67	171.82	191.42	316.46	213.43	269.57	293.56	322.85	471.51
35	119.63	159.40	171.82	199.12	309.35	214.58	269.57	293.56	322.89	471.51
36	120.26	155.41	165.21	197.01	305.26	214.86	269.57	293.56	322.89	471.51
37	117.22	156.06	162.24	193.51	299.62	214.86	269.57	293.56	322.89	471.51
38	117.22	152.91	159.44	190.41	296.07	214.86	269.57	293.56	322.89	471.51
39	114.33	149.62	156.48	187.34	290.60	214.86	269.57	293.56	322.89	471.51
40	119.29	154.56	161.20	196.35	310.38	221.92	271.19	290.16	325.08	501.35
41	117.17	152.33	160.32	195.52	310.90	225.09	274.45	295.29	330.80	501.35
42	118.54	149.78	159.47	194.65	312.19	228.28	277.04	300.46	336.12	501.35
43	116.49	147.73	158.84	193.47	313.63	231.49	280.34	305.69	341.25	501.35
44	118.03	149.29	161.67	196.51	322.49	232.77	281.72	310.84	347.12	501.35
45	123.89	154.39	171.92	207.61	341.11	235.53	277.78	307.64	349.28	537.16
46	123.91	152.55	171.24	206.81	362.51	238.79	281.06	312.86	351.62	537.16
47	123.23	150.58	171.09	206.24	378.71	242.07	284.08	319.26	351.62	537.16
48	121.27	148.69	170.46	205.70	400.17	244.09	284.08	319.63	351.62	537.16
49	125.07	147.03	169.94	204.98	411.82	244.09	284.08	319.63	351.62	537.16
50	135.80	159.23	187.80	223.55	406.14	240.56	282.78	323.26	346.24	590.87
51	137.96	160.85	193.59	229.86	414.91	242.84	284.93	319.91	356.37	608.78
52	136.35	166.67	195.71	232.16	431.23	244.31	281.89	316.82	348.64	626.68
53	146.44	172.25	198.21	237.66	446.55	245.06	282.96	322.24	349.95	650.56
54	148.37	174.46	203.74	243.32	462.58	241.04	283.98	323.09	347.04	674.43
55	151.43	180.05	209.66	248.89	476.95	237.29	284.94	320.13	352.32	692.34
56	155.69	185.39	214.68	249.72	499.84	238.20	290.43	321.79	350.28	725.79
57	160.47	194.68	230.15	263.77	507.09	239.46	288.31	323.68	348.80	729.60
58	164.33	202.58	234.48	274.16	504.66	240.97	286.04	318.22	350.55	722.81
59	175.67	214.53	237.66	275.17	510.03	245.76	287.88	320.45	347.46	722.31
60	178.74	218.99	251.30	287.14	518.64	239.63	286.20	319.24	358.25	717.07
61	182.87	228.21	262.65	304.19	554.81	248.82	301.19	337.15	373.52	740.42
62	189.32	244.11	277.75	312.12	576.39	258.21	320.35	357.68	378.60	760.41
63	195.19	259.84	290.69	328.04	589.07	268.39	341.84	375.47	392.76	781.85
64	202.98	263.87	304.81	338.49	611.22	273.17	352.76	393.81	402.25	800.62
65	220.32	279.07	317.58	353.88	625.85	284.07	373.32	414.21	419.72	821.66
66	247.71	321.96	348.30	388.36	706.00	314.83	409.40	449.03	471.34	898.60
67	276.32	362.17	401.99	422.88	795.67	341.48	449.21	497.24	519.92	980.18
68	316.96	407.60	448.42	491.17	888.27	375.03	484.66	540.86	587.50	1083.44
69	351.84	462.91	510.21	557.41	996.85	419.74	526.24	593.73	648.56	1173.57
70	389.94	525.60	564.01	639.20	1109.58	454.98	569.28	645.11	721.54	1251.85
71	421.76	555.39	631.57	722.20	1160.07	480.87	614.37	709.25	797.66	1292.28
72	453.02	590.83	679.53	772.04	1214.41	509.76	650.81	759.28	861.37	1340.98
73	483.44	630.66	725.16	823.07	1270.33	537.78	685.38	804.71	908.75	1387.54
74	515.53	667.64	770.36	878.74	1319.77	567.44	723.50	846.52	963.69	1436.31
75	545.64	709.82	819.85	928.98	1369.47	595.07	761.09	889.81	1010.13	1494.27
76	575.93	744.61	869.23	989.21	1428.98	622.83	794.57	935.89	1066.54	1556.19
77	605.94	782.73	920.31	1049.61	1478.99	647.73	829.04	981.16	1120.60	1589.59
78	632.10	817.23	966.17	1100.77	1517.08	671.41	860.42	1021.45	1163.25	1596.96
79	650.94	841.74	1002.50	1143.12	1526.74	685.41	884.56	1052.40	1199.82	1598.90
80	661.66	855.26	1019.08	1165.88	1527.55	691.44	895.68	1065.88	1216.94	1599.89
81	710.59	919.09	1091.41	1248.85	1640.31	740.37	959.51	1138.22	1302.04	1712.65
82	755.27	976.53	1161.62	1327.57	1744.56	789.31	1016.95	1210.55	1382.88	1816.90
83	804.20	1036.10	1233.96	1406.29	1848.81	836.11	1080.78	1282.89	1461.60	1923.27
84	855.26	1102.05	1308.42	1493.51	1963.69	887.17	1146.73	1359.48	1550.96	2038.16
85	910.58	1172.26	1391.39	1585.00	2084.96	944.62	1216.94	1442.45	1644.57	2163.68
86	970.15	1246.72	1478.62	1682.86	2216.87	1004.19	1291.40	1529.68	1742.43	2295.59
87	1031.84	1323.31	1570.10	1787.11	2353.03	1065.88	1367.99	1621.16	1846.68	2431.75
88	1097.80	1408.41	1670.10	1897.74	2504.08	1131.84	1453.09	1721.16	1957.31	2582.80
89	1168.00	1502.02	1776.47	2019.01	2665.77	1202.04	1546.70	1827.53	2078.58	2744.49
90	1248.85	1599.89	1893.49	2153.04	2842.36	1282.89	1644.57	1944.55	2212.61	2921.08
91	1333.95	1708.39	2021.14	2295.59	3029.58	1367.99	1753.07	2072.20	2355.16	3108.30
92	1423.31	1823.28	2155.17	2446.64	3231.69	1457.35	1867.96	2206.23	2506.21	3310.41
93	1519.04	1944.55	2299.84	2608.33	3448.70	1553.08	1989.22	2350.90	2667.90	3527.42
94	1625.42	2078.58	2455.15	2784.91	3680.60	1659.46	2123.26	2506.21	2844.48	3759.32
95	1738.18	2223.25	2627.48	2978.52	3938.03	1772.22	2267.93	2678.54	3038.09	4016.74

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

Appendix B2

Union Security Insurance Company

6035-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	100.07	116.21	133.81	146.90	301.03	195.96	246.49	264.64	304.61	447.63
30	104.79	121.47	135.56	149.00	311.75	198.76	249.26	268.43	308.47	447.63
31	112.11	129.01	142.61	156.78	314.85	199.84	249.90	269.06	309.54	447.63
32	112.51	129.01	149.74	164.14	310.74	200.49	250.97	270.12	310.18	447.63
33	113.32	136.98	156.47	171.60	304.05	200.92	251.62	270.75	311.26	447.63
34	113.72	144.15	158.94	178.66	300.37	201.57	251.99	271.40	311.91	447.63
35	110.77	145.74	158.94	185.85	293.62	202.66	251.99	271.40	311.95	447.63
36	111.35	142.09	152.82	183.87	289.73	202.93	251.99	271.40	311.95	447.63
37	108.53	142.68	150.07	180.61	284.39	202.93	251.99	271.40	311.95	447.63
38	108.53	139.81	147.48	177.72	281.01	202.93	251.99	271.40	311.95	447.63
39	105.86	136.80	144.74	174.85	275.82	202.93	251.99	271.40	311.95	447.63
40	111.06	142.03	153.52	179.98	290.98	204.85	254.59	274.62	304.44	477.47
41	109.09	139.98	152.68	179.23	291.47	207.77	257.65	279.47	309.79	477.47
42	110.36	137.63	151.87	178.43	292.68	210.72	260.08	284.37	314.77	477.47
43	108.45	135.75	151.27	177.34	294.03	213.68	263.18	289.31	319.59	477.47
44	109.89	137.19	153.98	180.14	302.33	214.86	264.47	294.19	325.08	477.47
45	111.90	146.47	160.45	195.40	311.45	218.29	266.89	292.00	328.42	501.35
46	111.92	144.73	159.83	194.64	330.98	221.31	270.03	296.95	330.63	501.35
47	111.31	142.86	159.68	194.11	345.78	224.36	272.94	303.03	330.63	501.35
48	109.53	141.06	159.10	193.60	365.38	226.23	272.94	303.38	330.63	501.35
49	112.97	139.49	158.62	192.92	376.01	226.23	272.94	303.38	330.63	501.35
50	124.16	151.83	176.53	207.58	379.06	224.52	272.86	303.67	327.53	555.06
51	122.63	153.54	182.42	210.38	393.36	222.17	270.44	305.80	328.96	578.94
52	128.78	155.80	188.33	220.55	409.67	223.95	272.49	303.24	330.98	602.81
53	134.88	161.49	187.40	222.57	419.65	225.46	269.27	304.58	332.87	614.75
54	140.76	167.34	189.44	228.34	435.69	226.86	270.67	301.55	330.51	638.62
55	143.86	169.46	195.44	230.59	444.80	228.16	271.99	303.50	328.30	656.53
56	144.57	171.65	204.29	239.02	457.74	224.97	269.69	305.90	331.24	678.19
57	146.20	184.44	213.23	246.41	471.94	222.66	272.72	304.86	330.82	684.35
58	154.06	192.62	221.27	257.24	476.09	225.16	274.90	303.92	329.93	685.33
59	162.16	198.28	224.99	265.46	483.18	226.86	270.33	303.58	331.23	681.90
60	165.74	209.47	235.79	271.37	492.92	225.32	272.89	303.28	339.22	683.61
61	173.57	218.96	250.58	288.83	520.93	231.54	287.96	318.25	355.00	698.77
62	171.57	228.86	260.02	294.45	539.33	238.09	300.53	335.71	360.85	715.68
63	180.84	244.91	270.74	307.90	557.86	248.75	322.12	353.75	372.55	738.65
64	189.07	249.53	285.23	319.07	577.27	257.28	336.58	372.44	382.70	758.92
65	206.19	264.98	301.29	332.43	593.47	265.54	357.23	393.20	397.92	777.57
66	227.31	304.07	334.37	363.92	672.21	292.57	389.75	427.64	445.79	853.67
67	257.90	340.12	375.19	400.77	748.40	321.78	422.39	465.56	499.24	934.10
68	294.08	387.72	423.68	461.40	843.24	351.38	460.93	511.88	553.67	1027.32
69	328.38	438.91	480.97	526.27	942.17	388.52	499.08	560.93	613.76	1117.27
70	366.20	493.63	534.67	600.26	1045.57	427.19	542.17	612.36	679.66	1184.19
71	395.19	524.72	598.67	682.45	1095.62	447.47	581.16	673.13	755.50	1220.70
72	421.12	564.72	647.62	730.57	1146.10	474.50	618.91	721.00	816.71	1269.81
73	452.84	599.44	688.44	780.24	1198.97	507.05	651.73	761.88	868.97	1313.59
74	477.45	637.83	732.28	828.95	1249.60	526.28	691.28	805.51	910.96	1363.33
75	506.46	670.07	775.08	884.21	1300.68	555.77	721.92	847.84	962.56	1419.09
76	535.93	712.24	821.23	935.89	1353.01	580.06	759.91	887.89	1010.54	1479.42
77	565.37	746.92	869.61	993.84	1400.15	604.55	791.01	930.45	1062.29	1510.11
78	588.84	778.54	915.70	1047.89	1438.96	625.69	824.37	970.98	1107.98	1516.73
79	610.12	805.34	948.07	1081.88	1446.02	642.29	846.00	997.96	1140.85	1518.50
80	616.98	816.96	965.89	1102.05	1446.71	648.89	857.39	1010.57	1155.24	1516.92
81	661.66	874.41	1033.97	1182.90	1550.96	693.57	914.83	1082.90	1233.96	1621.16
82	706.33	931.85	1099.92	1257.36	1653.08	736.12	972.27	1148.86	1310.55	1725.41
83	751.01	989.29	1170.13	1333.95	1750.94	780.80	1029.72	1219.06	1387.14	1825.41
84	795.69	1046.74	1238.21	1410.54	1857.32	829.73	1091.41	1287.15	1467.98	1931.78
85	846.75	1112.69	1314.80	1499.90	1972.20	880.79	1159.49	1365.86	1557.34	2048.79
86	902.07	1182.90	1395.65	1591.38	2095.60	936.11	1229.70	1446.71	1648.82	2172.19
87	959.51	1257.36	1482.88	1689.25	2223.25	993.55	1304.17	1533.94	1746.69	2299.84
88	1021.21	1338.21	1576.49	1793.49	2365.79	1055.25	1385.01	1627.55	1850.94	2442.38
89	1087.16	1423.31	1678.61	1908.38	2514.72	1121.20	1470.11	1729.67	1965.82	2591.31
90	1159.49	1519.04	1789.24	2033.90	2680.67	1193.53	1565.85	1840.30	2091.35	2757.26
91	1238.21	1619.04	1906.25	2165.81	2859.38	1272.25	1665.84	1957.31	2223.25	2935.97
92	1321.19	1725.41	2031.77	2308.35	3048.73	1355.23	1772.22	2082.83	2365.79	3125.32
93	1412.67	1842.43	2165.81	2459.40	3248.71	1446.71	1889.23	2216.87	2516.85	3325.30
94	1508.41	1967.95	2312.61	2623.22	3469.97	1542.45	2014.75	2363.67	2680.67	3546.56
95	1614.78	2106.24	2474.30	2804.06	3710.38	1648.82	2153.04	2525.36	2861.50	3786.97

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

Appendix B2

Union Security Insurance Company

6035-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period

Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	136.10	152.52	169.97	181.88	381.66	265.12	326.74	345.65	379.42	572.97
30	142.52	159.43	172.19	184.48	395.25	268.91	330.42	350.60	384.23	572.97
31	152.48	169.33	181.15	194.10	399.18	270.38	331.27	351.43	385.57	572.97
32	153.01	169.33	190.22	203.22	393.97	271.25	332.69	352.80	386.37	572.97
33	154.12	179.79	198.76	212.46	385.50	271.84	333.54	353.63	387.71	572.97
34	154.66	189.20	201.89	221.20	380.82	272.72	334.03	354.48	388.51	572.97
35	150.64	191.29	201.89	230.10	372.27	274.18	334.03	354.48	388.57	572.97
36	151.44	186.50	194.12	227.65	367.34	274.55	334.03	354.48	388.57	572.97
37	147.61	187.27	190.63	223.61	360.56	274.55	334.03	354.48	388.57	572.97
38	147.61	183.50	187.35	220.03	356.28	274.55	334.03	354.48	388.57	572.97
39	143.97	179.55	183.86	216.48	349.70	274.55	334.03	354.48	388.57	572.97
40	143.97	183.80	191.90	233.16	363.72	273.14	332.07	352.34	397.32	614.75
41	141.41	181.15	190.85	232.18	364.34	277.03	336.06	358.57	404.31	614.75
42	143.06	178.12	189.84	231.14	365.85	280.96	339.24	364.85	410.81	614.75
43	140.59	175.67	189.09	229.74	367.53	284.91	343.28	371.19	417.09	614.75
44	142.45	177.54	192.47	233.36	377.91	286.48	344.96	377.45	424.25	614.75
45	151.86	186.06	202.48	244.24	395.49	298.72	343.14	380.64	422.26	650.56
46	151.89	183.84	201.69	243.31	420.30	302.85	347.19	387.10	425.09	650.56
47	151.06	181.47	201.50	242.64	439.08	307.02	350.93	395.02	425.09	650.56
48	148.65	179.19	200.77	242.00	463.97	309.57	350.93	395.47	425.09	650.56
49	153.32	177.19	200.16	241.15	477.47	309.57	350.93	395.47	425.09	650.56
50	162.96	188.86	221.61	263.47	481.95	304.71	347.27	396.73	421.11	722.18
51	164.79	197.41	227.10	264.93	495.74	304.84	352.54	390.48	424.91	746.05
52	170.44	202.90	236.33	274.73	512.08	305.39	352.36	389.23	423.66	769.93
53	177.27	204.55	237.86	279.16	527.26	303.88	351.42	392.86	422.50	793.80
54	186.41	210.06	243.06	284.49	548.64	307.20	350.54	396.32	421.41	823.64
55	189.28	215.36	248.75	285.49	562.70	305.74	354.01	390.81	420.38	847.52
56	196.47	219.72	256.23	296.10	584.02	308.78	356.82	393.30	418.81	880.46
57	199.69	235.67	267.38	305.42	592.44	306.68	350.64	391.42	417.12	882.30
58	201.99	242.43	277.42	318.17	604.64	300.22	352.91	393.30	422.72	883.44
59	212.83	256.79	285.19	326.97	608.45	306.26	354.58	391.28	422.15	878.89
60	217.73	266.59	300.94	343.94	625.79	304.01	356.08	392.67	437.50	884.39
61	226.26	277.55	316.99	359.50	664.93	314.48	374.01	412.78	450.69	907.01
62	233.69	299.04	330.93	371.01	695.78	325.28	399.61	436.11	461.42	934.85
63	246.86	313.61	344.84	391.35	710.01	340.39	424.02	462.35	482.29	963.27
64	255.81	326.97	366.33	407.86	743.28	352.57	446.62	485.39	497.23	996.61
65	276.81	346.73	382.72	423.58	762.53	364.35	476.31	510.26	517.84	1022.07
66	308.91	396.49	423.54	464.41	856.22	403.87	517.48	555.94	579.24	1115.08
67	350.00	447.20	488.35	508.56	965.04	443.27	566.54	617.58	643.99	1223.13
68	398.65	503.70	544.29	586.43	1076.57	489.90	610.06	669.63	716.69	1346.74
69	445.66	565.78	620.71	666.40	1202.95	541.15	658.65	738.07	797.25	1455.05
70	491.66	646.34	684.64	762.50	1344.30	586.95	718.38	802.29	882.59	1552.13
71	534.67	688.27	766.44	864.65	1409.80	621.12	773.78	883.28	979.24	1602.42
72	574.25	731.20	826.28	928.37	1472.47	657.24	813.52	944.32	1059.17	1663.11
73	611.95	777.40	881.21	991.36	1541.53	691.44	862.85	997.48	1119.87	1722.10
74	650.27	828.59	940.25	1054.49	1607.11	729.15	910.96	1051.56	1180.44	1787.92
75	688.34	874.49	998.94	1124.85	1675.88	763.48	954.17	1108.06	1245.17	1860.79
76	727.91	925.37	1063.87	1197.19	1747.51	799.25	1002.54	1167.86	1311.84	1937.12
77	768.20	977.13	1128.21	1272.72	1816.12	835.70	1052.15	1224.55	1379.20	1986.99
78	807.55	1022.74	1187.29	1338.70	1869.89	868.75	1093.56	1276.22	1439.65	2000.59
79	832.39	1057.86	1233.85	1392.61	1881.90	889.67	1124.98	1317.76	1485.60	2000.93
80	846.75	1072.27	1257.36	1419.05	1887.10	899.94	1138.22	1333.95	1508.41	2001.99
81	910.58	1153.11	1348.84	1525.43	2023.26	961.64	1219.06	1427.56	1612.65	2140.28
82	970.15	1225.45	1438.20	1623.29	2155.17	1023.33	1293.53	1516.92	1712.65	2276.44
83	1031.84	1302.04	1523.30	1721.16	2287.08	1085.03	1372.25	1606.27	1812.64	2410.47
84	1097.80	1382.88	1616.91	1825.41	2427.49	1153.11	1455.22	1702.01	1919.02	2553.02
85	1168.00	1472.24	1721.16	1940.29	2580.67	1223.32	1546.70	1806.26	2036.03	2708.32
86	1244.59	1565.85	1829.66	2061.56	2744.49	1299.91	1640.31	1914.76	2157.30	2872.14
87	1325.44	1665.84	1946.67	2189.21	2916.82	1380.76	1740.31	2031.77	2284.95	3044.47
88	1410.54	1772.22	2070.07	2327.50	3104.04	1465.86	1846.68	2155.17	2423.24	3231.69
89	1504.15	1889.23	2204.10	2478.55	3306.15	1559.47	1963.69	2289.20	2574.29	3433.81
90	1606.27	2016.88	2350.90	2642.37	3525.29	1661.59	2091.35	2436.00	2738.11	3652.94
91	1716.90	2153.04	2510.47	2818.95	3763.57	1772.22	2227.51	2595.57	2914.69	3891.22
92	1831.79	2297.71	2676.41	3006.18	4014.62	1887.10	2372.18	2761.51	3101.91	4142.27
93	1957.31	2453.02	2857.25	3206.16	4284.81	2012.63	2527.49	2942.35	3301.90	4412.46
94	2093.47	2621.10	3050.85	3423.17	4576.28	2148.79	2695.56	3135.95	3518.91	4703.93
95	2240.27	2806.19	3265.73	3661.45	4897.53	2295.59	2880.65	3350.83	3757.19	5025.19

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

6035-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	116.09	134.36	151.89	164.39	338.66	230.54	286.62	313.24	342.01	513.28
30	121.56	140.45	153.87	166.74	350.72	233.84	289.84	317.73	346.35	513.28
31	130.05	149.17	161.88	175.44	354.20	235.11	290.59	318.48	347.55	513.28
32	130.51	149.17	169.98	183.68	349.58	235.87	291.83	319.73	348.28	513.28
33	131.46	158.38	177.62	192.03	342.06	236.38	292.58	320.48	349.48	513.28
34	131.91	166.68	180.41	199.93	337.91	237.15	293.01	321.25	350.21	513.28
35	128.49	168.51	180.41	207.97	330.32	238.42	293.01	321.25	350.26	513.28
36	129.17	164.29	173.47	205.76	325.95	238.74	293.01	321.25	350.26	513.28
37	125.90	164.98	170.35	202.11	319.93	238.74	293.01	321.25	350.26	513.28
38	125.90	161.65	167.42	198.88	316.14	238.74	293.01	321.25	350.26	513.28
39	122.80	158.17	164.30	195.67	310.30	238.74	293.01	321.25	350.26	513.28
40	131.63	162.91	168.87	204.53	324.93	250.38	293.33	310.89	350.88	549.10
41	129.29	160.56	167.95	203.67	325.48	253.95	296.86	316.38	357.05	549.10
42	130.80	157.87	167.06	202.76	326.82	257.54	299.66	321.93	362.79	549.10
43	128.54	155.71	166.40	201.53	328.33	261.17	303.23	327.52	368.34	549.10
44	130.24	157.36	169.37	204.70	337.60	262.61	304.71	333.04	374.67	549.10
45	135.88	166.27	179.56	211.68	351.00	264.25	310.46	333.72	375.34	572.97
46	135.90	164.28	178.85	210.86	373.01	267.91	314.12	339.37	377.86	572.97
47	135.16	162.17	178.69	210.29	389.68	271.59	317.50	346.32	377.86	572.97
48	133.00	160.13	178.04	209.73	411.77	273.85	317.50	346.71	377.86	572.97
49	137.18	158.34	177.50	209.00	423.76	273.85	317.50	346.71	377.86	572.97
50	143.56	170.34	199.07	235.52	427.80	267.29	312.54	352.65	374.32	638.62
51	145.63	175.47	204.76	237.66	441.85	268.67	313.90	348.14	379.22	662.50
52	151.50	181.16	206.79	243.77	452.79	274.85	314.78	343.97	375.11	686.37
53	158.01	183.02	212.63	248.98	468.08	274.47	314.91	353.14	379.82	704.27
54	163.58	188.70	218.04	254.55	484.09	269.39	315.04	353.24	375.96	728.15
55	166.57	190.64	220.32	256.21	498.39	269.23	315.16	349.23	376.34	752.02
56	174.23	199.12	228.53	263.99	520.88	273.49	319.48	349.60	373.12	785.28
57	178.30	208.35	240.31	274.18	527.17	273.07	311.68	350.02	373.97	780.50
58	181.45	215.86	247.69	284.32	533.23	268.62	315.76	350.40	374.61	781.71
59	192.56	227.53	256.68	294.60	541.35	272.23	315.96	350.80	376.69	782.92
60	198.23	238.03	269.92	306.08	552.93	275.40	316.15	351.16	389.95	784.00
61	201.47	249.80	280.77	319.55	592.93	283.38	337.60	365.51	404.39	809.83
62	207.07	265.47	295.48	329.79	617.56	288.40	356.67	389.05	411.14	831.97
63	218.16	280.75	307.79	348.18	631.98	301.12	378.00	409.60	427.42	859.60
64	225.22	292.55	324.38	360.69	656.50	311.28	398.07	430.44	441.36	884.02
65	248.56	310.08	342.01	378.01	679.80	324.21	424.82	453.23	463.33	913.85
66	276.85	351.77	378.95	412.81	762.33	359.35	461.80	494.84	516.77	992.55
67	310.09	396.81	431.77	450.52	858.69	394.02	502.84	547.91	573.09	1089.09
68	352.90	450.68	482.44	523.92	957.86	432.47	545.66	595.59	639.79	1199.98
69	392.05	500.63	552.46	594.78	1072.56	478.71	583.96	656.06	708.67	1299.15
70	437.41	575.31	609.65	681.38	1194.93	520.96	640.44	713.87	789.18	1382.96
71	474.89	609.90	680.91	771.89	1252.71	550.99	687.43	784.77	868.99	1427.47
72	507.25	649.59	733.76	826.28	1313.08	580.30	727.38	839.04	944.32	1479.57
73	544.64	689.98	783.30	881.21	1373.82	614.61	764.94	887.33	997.48	1535.46
74	579.97	736.19	837.73	940.25	1433.37	649.76	811.37	937.32	1051.56	1592.21
75	612.79	780.80	889.81	998.94	1491.41	679.27	853.43	987.74	1105.27	1657.17
76	650.59	822.85	946.55	1063.87	1554.64	713.71	893.22	1039.87	1167.86	1724.51
77	687.07	869.70	1003.98	1133.28	1614.93	744.26	938.06	1090.18	1229.62	1767.73
78	716.22	911.52	1057.50	1192.10	1663.24	770.08	973.38	1139.22	1283.43	1777.46
79	743.94	941.83	1097.76	1238.38	1674.34	792.08	1002.50	1170.34	1322.30	1780.39
80	755.27	955.25	1119.07	1263.74	1678.61	802.07	1012.70	1187.15	1340.33	1782.86
81	812.71	1025.46	1202.04	1355.23	1802.00	857.39	1085.03	1272.25	1433.94	1906.25
82	863.77	1091.41	1278.64	1444.58	1916.89	912.70	1153.11	1348.84	1525.43	2025.39
83	919.09	1159.49	1357.35	1531.81	2036.03	968.02	1223.32	1429.69	1612.65	2144.53
84	976.53	1231.83	1440.33	1623.29	2159.43	1025.46	1295.66	1514.79	1708.39	2272.18
85	1040.35	1310.55	1531.81	1725.41	2297.71	1089.29	1374.37	1608.40	1810.51	2412.60
86	1108.43	1395.65	1627.55	1833.92	2442.38	1157.37	1459.47	1704.14	1919.02	2557.27
87	1178.64	1482.88	1731.80	1948.80	2595.57	1227.57	1546.70	1808.39	2033.90	2710.45
88	1255.23	1578.61	1840.30	2072.20	2761.51	1304.17	1642.44	1916.89	2157.30	2876.40
89	1338.21	1682.86	1961.57	2204.10	2942.35	1387.14	1746.69	2038.16	2289.20	3057.24
90	1429.69	1795.62	2091.35	2350.90	3138.08	1478.62	1859.45	2167.94	2436.00	3252.97
91	1527.55	1916.89	2231.76	2508.34	3348.71	1576.49	1980.71	2308.35	2593.44	3463.59
92	1631.80	2046.67	2380.69	2674.28	3572.09	1680.74	2110.49	2457.28	2759.38	3686.98
93	1742.43	2184.96	2542.38	2852.99	3812.50	1791.37	2248.78	2618.97	2938.10	3927.39
94	1863.70	2333.88	2714.71	3046.60	4072.06	1912.63	2397.71	2791.30	3131.70	4186.95
95	1995.61	2497.70	2906.18	3257.22	4357.15	2044.54	2561.53	2982.77	3342.32	4472.03

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

Appendix B2

Union Security Insurance Company

6035-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	112.08	123.47	137.43	150.40	311.78	213.25	263.69	280.84	309.95	471.51
30	117.37	129.07	139.22	152.55	322.88	216.30	266.65	284.86	313.88	471.51
31	125.57	137.08	146.46	160.51	326.09	217.48	267.34	285.53	314.97	471.51
32	126.01	137.08	153.79	168.05	321.83	218.18	268.48	286.65	315.63	471.51
33	126.92	145.54	160.70	175.69	314.91	218.65	269.17	287.33	316.72	471.51
34	127.37	153.16	163.23	182.91	311.09	219.36	269.57	288.02	317.38	471.51
35	124.06	154.85	163.23	190.27	304.11	220.54	269.57	288.02	317.42	471.51
36	124.71	150.97	156.95	188.25	300.08	220.83	269.57	288.02	317.42	471.51
37	121.56	151.60	154.13	184.91	294.54	220.83	269.57	288.02	317.42	471.51
38	121.56	148.55	151.47	181.95	291.05	220.83	269.57	288.02	317.42	471.51
39	118.56	145.35	148.65	179.01	285.67	220.83	269.57	288.02	317.42	471.51
40	119.29	150.38	157.36	188.16	295.83	221.92	271.19	290.16	319.92	495.38
41	117.17	148.21	156.50	187.38	296.33	225.09	274.45	295.29	325.55	495.38
42	118.54	145.73	155.67	186.54	297.56	228.28	277.04	300.46	330.78	495.38
43	116.49	143.73	155.05	185.40	298.93	231.49	280.34	305.69	335.84	495.38
44	118.03	145.26	157.82	188.32	307.37	232.77	281.72	310.84	341.61	495.38
45	123.89	146.47	164.28	195.40	316.39	241.27	277.78	302.43	338.85	525.22
46	123.91	144.73	163.63	194.64	336.24	244.61	281.06	307.56	341.12	525.22
47	123.23	142.86	163.48	194.11	351.26	247.98	284.08	313.85	341.12	525.22
48	121.27	141.06	162.89	193.60	371.18	250.04	284.08	314.21	341.12	525.22
49	125.07	139.49	162.39	192.92	381.98	250.04	284.08	314.21	341.12	525.22
50	131.92	155.53	180.29	215.56	389.89	245.91	282.78	323.26	341.56	584.91
51	134.13	157.19	186.14	214.28	404.14	248.01	284.93	319.91	342.67	608.78
52	140.14	163.04	188.33	224.42	415.06	249.40	286.59	316.82	344.22	620.72
53	146.44	165.07	191.01	226.35	430.41	249.96	287.53	317.82	345.68	644.59
54	148.37	170.90	196.59	228.34	441.06	250.49	288.42	318.78	342.91	662.50
55	151.43	172.99	202.55	234.25	455.52	241.85	284.94	320.13	344.31	686.37
56	155.69	178.52	207.76	239.02	473.53	247.02	290.43	317.82	338.86	713.89
57	160.47	191.27	216.61	246.41	481.98	247.86	288.31	319.91	338.01	712.63
58	164.33	195.94	227.88	257.24	490.38	244.92	286.04	318.22	340.24	712.10
59	172.29	208.03	231.32	265.46	492.13	245.76	287.88	317.07	340.97	712.20
60	178.74	215.81	245.10	277.68	505.78	246.78	286.20	319.24	351.91	717.07
61	182.87	228.21	256.61	291.90	537.87	255.73	304.50	334.00	367.34	740.42
62	189.32	244.11	268.88	303.29	564.04	264.92	323.65	354.54	375.64	755.93
63	198.06	253.87	279.29	316.53	573.47	278.21	345.13	375.47	389.87	781.85
64	205.76	266.74	296.42	330.17	599.91	282.69	362.47	393.81	405.04	804.79
65	223.14	279.07	309.44	343.16	615.06	293.33	382.98	414.21	419.72	825.67
66	250.62	318.98	345.52	377.50	694.74	324.37	419.22	452.08	471.34	902.69
67	282.46	362.17	396.04	409.06	779.91	357.90	459.26	500.40	519.92	988.56
68	323.49	407.60	439.14	476.29	875.99	391.92	494.83	540.86	581.35	1092.07
69	358.54	456.05	503.72	538.73	975.82	437.08	533.03	597.01	645.40	1182.23
70	400.11	518.49	554.23	619.73	1083.97	475.81	579.44	648.38	718.31	1256.08
71	435.04	551.98	618.41	702.32	1139.93	500.90	624.33	715.82	794.41	1296.25
72	462.59	590.83	666.77	752.90	1191.64	529.00	660.39	762.47	858.18	1344.72
73	492.62	630.66	715.98	801.65	1248.92	559.30	697.62	807.77	908.75	1394.59
74	527.25	670.62	761.58	855.31	1303.06	590.96	738.14	852.38	957.83	1449.58
75	559.63	709.82	808.66	909.40	1356.96	620.33	775.08	898.20	1010.13	1506.80
76	589.26	750.01	861.23	967.88	1414.37	646.88	813.23	943.88	1061.20	1568.00
77	623.68	792.96	912.71	1029.33	1470.84	675.68	851.86	991.30	1115.53	1608.78
78	653.73	829.32	961.37	1086.35	1514.56	702.70	886.86	1035.87	1168.06	1619.52
79	675.89	855.39	997.96	1127.24	1522.12	721.72	911.78	1066.01	1202.09	1619.58
80	687.19	870.15	1019.08	1150.98	1525.43	727.61	923.34	1080.78	1221.19	1621.16
81	738.25	933.98	1093.54	1233.96	1640.31	778.67	987.17	1155.24	1306.29	1736.05
82	785.05	993.55	1163.75	1312.68	1746.69	827.60	1048.86	1229.70	1387.14	1844.55
83	836.11	1057.37	1233.96	1393.52	1853.06	878.66	1112.69	1302.04	1467.98	1953.06
84	889.30	1121.20	1310.55	1476.49	1965.82	933.98	1178.64	1378.63	1553.08	2067.94
85	944.62	1193.53	1393.52	1570.10	2091.35	991.42	1253.11	1463.73	1646.69	2195.59
86	1006.31	1270.13	1482.88	1670.10	2223.25	1053.12	1329.70	1553.08	1746.69	2327.50
87	1072.27	1348.84	1574.36	1774.35	2363.67	1119.07	1408.41	1644.57	1850.94	2467.91
88	1140.35	1436.07	1676.48	1884.98	2512.59	1187.15	1495.64	1746.69	1961.57	2616.84
89	1216.94	1531.81	1784.98	2006.24	2676.41	1263.74	1591.38	1855.19	2082.83	2780.66
90	1299.91	1633.93	1904.12	2140.28	2855.12	1346.72	1693.50	1974.33	2216.87	2959.37
91	1389.27	1744.56	2031.77	2282.82	3048.73	1436.07	1804.13	2101.98	2359.41	3152.97
92	1482.88	1861.57	2167.94	2433.87	3250.84	1529.68	1921.14	2238.14	2510.47	3355.09
93	1585.00	1987.10	2312.61	2595.57	3469.97	1631.80	2046.67	2382.81	2672.16	3574.22
94	1693.50	2123.26	2470.04	2772.15	3706.13	1740.31	2182.83	2540.25	2848.74	3810.38
95	1814.77	2274.31	2644.50	2965.75	3965.68	1861.57	2333.88	2714.71	3042.34	4069.93

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

Appendix B2

Union Security Insurance Company

6035-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	100.07	116.21	130.19	139.90	290.28	201.72	252.22	270.04	293.92	441.66
30	104.79	121.47	131.89	141.91	300.62	204.61	255.06	273.91	297.64	441.66
31	112.11	129.01	138.75	149.31	303.60	205.72	255.72	274.55	298.68	441.66
32	112.51	129.01	145.70	156.32	299.64	206.39	256.81	275.63	299.30	441.66
33	113.32	136.98	152.24	163.43	293.20	206.83	257.47	276.27	300.34	441.66
34	113.72	144.15	154.64	170.15	289.64	207.50	257.85	276.94	300.96	441.66
35	110.77	145.74	154.64	177.00	283.13	208.62	257.85	276.94	301.00	441.66
36	111.35	142.09	148.69	175.12	279.39	208.89	257.85	276.94	301.00	441.66
37	108.53	142.68	146.01	172.01	274.23	208.89	257.85	276.94	301.00	441.66
38	108.53	139.81	143.50	169.26	270.98	208.89	257.85	276.94	301.00	441.66
39	105.86	136.80	140.83	166.52	265.97	208.89	257.85	276.94	301.00	441.66
40	111.06	137.85	145.84	175.89	276.43	210.54	254.59	274.62	304.44	471.51
41	109.09	135.86	145.05	175.16	276.90	213.54	257.65	279.47	309.79	471.51
42	110.36	133.59	144.28	174.37	278.04	216.57	260.08	284.37	314.77	471.51
43	108.45	131.75	143.71	173.31	279.33	219.62	263.18	289.31	319.59	471.51
44	109.89	133.15	146.28	176.04	287.21	220.83	264.47	294.19	325.08	471.51
45	115.89	142.51	156.63	183.18	301.56	229.78	266.89	292.00	323.21	501.35
46	115.92	140.81	156.02	182.48	320.48	232.96	270.03	296.95	325.38	501.35
47	115.28	139.00	155.88	181.98	334.80	236.17	272.94	303.03	325.38	501.35
48	113.44	137.25	155.31	181.50	353.78	238.13	272.94	303.38	325.38	501.35
49	117.01	135.72	154.84	180.87	364.07	238.13	272.94	303.38	325.38	501.35
50	128.04	148.13	169.02	199.60	368.23	235.22	267.89	303.67	322.85	561.03
51	126.46	149.88	174.98	206.49	377.19	232.50	270.44	305.80	328.96	572.97
52	128.78	155.80	180.94	208.95	393.49	239.22	272.49	303.24	326.57	596.84
53	138.74	157.90	183.80	211.26	408.89	235.26	273.84	304.58	324.34	614.75
54	140.76	163.77	185.87	220.86	419.55	236.31	275.10	305.86	326.38	632.65
55	143.86	165.93	191.89	219.61	434.08	232.72	276.30	303.50	328.30	650.56
56	148.28	171.65	197.37	224.75	447.22	233.79	277.99	301.93	323.63	678.19
57	153.33	181.02	206.46	236.00	456.88	235.26	272.72	301.09	323.63	678.70
58	154.06	189.30	214.67	243.70	461.81	233.07	274.90	303.92	326.49	679.98
59	162.16	195.03	221.82	252.51	465.29	234.42	273.84	303.58	327.98	676.85
60	165.74	203.12	229.59	265.06	475.77	232.48	272.89	303.28	339.22	678.83
61	173.57	215.87	241.52	276.54	508.23	241.91	291.27	318.25	348.82	703.40
62	177.49	231.91	254.11	285.62	531.10	251.51	313.74	338.85	354.94	720.15
63	186.58	244.91	267.89	299.26	546.16	258.57	331.98	356.85	369.66	742.97
64	194.63	252.40	282.43	313.52	573.49	269.99	346.29	375.49	385.49	771.43
65	211.84	267.80	295.86	324.39	586.28	280.98	366.89	396.20	400.64	789.60
66	236.05	307.05	328.80	355.77	660.94	308.47	402.85	430.70	448.63	865.93
67	267.11	346.42	375.19	389.72	744.46	341.48	439.15	475.07	496.29	942.48
68	307.16	387.72	417.49	449.50	830.96	375.03	474.49	518.32	553.67	1040.27
69	338.43	438.91	477.72	513.82	925.35	412.80	512.66	567.49	616.92	1125.93
70	372.99	500.74	524.89	587.29	1037.03	448.03	559.11	618.91	682.88	1201.10
71	408.47	531.54	588.81	669.19	1083.54	474.19	601.09	682.98	758.75	1240.59
72	437.07	567.98	638.05	714.62	1134.71	500.15	634.86	730.57	819.90	1284.79
73	468.14	605.69	679.26	764.94	1191.83	531.64	673.14	771.06	865.91	1334.72
74	497.95	643.79	726.43	814.30	1242.92	558.62	711.78	814.30	913.89	1386.55
75	526.05	681.42	772.29	870.22	1294.43	586.65	747.10	859.03	965.36	1441.02
76	559.93	720.33	821.23	922.55	1350.08	614.81	783.90	903.89	1013.21	1500.09
77	588.19	762.26	872.14	983.70	1405.59	640.11	821.44	950.74	1069.90	1540.26
78	615.28	797.89	918.11	1035.87	1444.00	664.19	855.62	987.81	1115.19	1549.33
79	637.34	823.54	952.60	1075.08	1455.24	680.87	880.02	1020.64	1147.66	1548.36
80	648.89	836.11	970.15	1095.67	1457.35	689.31	889.30	1031.84	1165.88	1548.83
81	695.70	897.81	1042.48	1176.51	1563.72	736.12	951.00	1104.18	1246.72	1657.33
82	740.37	955.25	1108.43	1250.98	1663.71	782.92	1010.57	1172.26	1323.31	1759.45
83	789.31	1014.82	1176.51	1325.44	1765.84	831.86	1070.14	1242.47	1399.90	1863.70
84	838.24	1076.52	1248.85	1406.29	1872.21	880.79	1133.96	1314.80	1480.75	1974.33
85	889.30	1144.60	1327.57	1493.51	1991.35	933.98	1204.17	1395.65	1570.10	2093.47
86	946.74	1216.94	1410.54	1587.12	2114.75	991.42	1276.51	1478.62	1663.71	2216.87
87	1008.44	1295.66	1497.77	1684.99	2248.78	1053.12	1355.23	1565.85	1761.58	2350.90
88	1074.39	1376.50	1593.51	1789.24	2389.20	1119.07	1436.07	1661.59	1865.83	2491.32
89	1144.60	1467.98	1695.63	1904.12	2544.51	1189.28	1527.55	1763.71	1980.71	2646.63
90	1221.19	1565.85	1808.39	2029.65	2714.71	1265.87	1625.42	1876.47	2106.24	2816.83
91	1304.17	1670.10	1929.65	2165.81	2895.54	1348.84	1729.67	1997.73	2242.40	2997.67
92	1393.52	1782.86	2057.30	2308.35	3087.02	1438.20	1842.43	2125.39	2384.94	3189.14
93	1487.13	1902.00	2195.59	2461.53	3293.39	1531.81	1961.57	2263.67	2538.12	3395.51
94	1591.38	2031.77	2344.52	2627.48	3516.78	1636.06	2091.35	2412.60	2704.07	3618.90
95	1702.01	2174.32	2508.34	2808.32	3763.57	1746.69	2233.89	2576.42	2884.91	3865.69

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

Appendix B2

Union Security Insurance Company

6035-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	116.09	130.73	144.66	153.89	322.53	224.78	280.88	297.04	320.64	483.44
30	121.56	136.66	146.55	156.10	334.02	227.99	284.04	301.30	324.70	483.44
31	130.05	145.14	154.17	164.24	337.34	229.23	284.77	302.01	325.83	483.44
32	130.51	145.14	161.89	171.96	332.93	229.98	285.99	303.19	326.51	483.44
33	131.46	154.10	169.16	179.77	325.77	230.47	286.72	303.90	327.64	483.44
34	131.91	162.17	171.82	187.17	321.82	231.22	287.15	304.63	328.32	483.44
35	128.49	163.96	171.82	194.70	314.59	232.46	287.15	304.63	328.37	483.44
36	129.17	159.85	165.21	192.63	310.43	232.77	287.15	304.63	328.37	483.44
37	125.90	160.52	162.24	189.21	304.70	232.77	287.15	304.63	328.37	483.44
38	125.90	157.28	159.44	186.18	301.09	232.77	287.15	304.63	328.37	483.44
39	122.80	153.90	156.48	183.18	295.52	232.77	287.15	304.63	328.37	483.44
40	123.40	158.73	161.20	200.44	310.38	233.31	282.26	300.52	340.56	525.22
41	121.21	156.45	160.32	199.60	310.90	236.63	285.65	305.84	346.55	525.22
42	122.63	153.83	159.47	198.70	312.19	239.98	288.35	311.20	352.12	525.22
43	120.51	151.72	158.84	197.50	313.63	243.36	291.79	316.60	357.50	525.22
44	122.10	153.33	161.67	200.61	322.49	244.71	293.22	321.94	363.65	525.22
45	127.88	158.35	171.92	207.61	336.17	252.76	294.12	323.29	359.70	549.10
46	127.91	156.46	171.24	206.81	357.25	256.26	297.59	328.77	362.11	549.10
47	127.21	154.45	171.09	206.24	373.22	259.78	300.79	335.49	362.11	549.10
48	125.18	152.50	170.46	205.70	394.37	261.95	300.79	335.88	362.11	549.10
49	129.11	150.80	169.94	204.98	405.85	261.95	300.79	335.88	362.11	549.10
50	139.68	159.23	187.80	223.55	406.14	261.95	292.70	337.96	360.28	608.78
51	141.79	168.16	193.59	225.97	420.30	258.34	299.42	329.32	365.51	632.65
52	147.71	173.91	203.10	232.16	436.62	259.58	300.68	330.39	357.46	656.53
53	154.15	172.25	201.82	237.66	451.93	259.77	296.66	335.48	358.48	680.40
54	155.98	178.02	203.74	243.32	467.96	259.94	297.29	336.01	359.43	698.31
55	159.00	183.58	209.66	245.23	476.95	260.10	302.21	332.60	360.33	722.18
56	166.81	188.82	218.14	253.29	494.57	264.67	302.88	333.71	354.09	749.58
57	167.60	198.10	226.77	256.83	502.07	260.47	296.10	331.20	352.40	746.56
58	171.18	205.90	237.79	270.78	514.18	252.82	300.90	336.10	360.86	754.94
59	182.43	217.78	240.83	278.41	518.98	260.89	301.92	330.56	357.21	747.56
60	188.49	225.34	254.41	290.30	535.78	261.09	299.51	332.01	370.93	750.54
61	192.17	237.46	271.71	307.26	567.52	269.55	317.74	352.91	385.87	772.81
62	198.20	253.27	280.70	315.06	588.74	274.98	340.16	370.23	393.39	791.72
63	209.54	268.81	293.54	333.80	604.68	288.02	361.57	394.08	410.09	820.73
64	219.66	278.21	310.40	346.82	633.86	301.75	381.89	412.13	424.60	850.66
65	234.44	295.99	325.72	359.24	647.43	308.77	405.51	432.22	438.80	869.76
66	262.28	339.85	362.24	393.79	728.54	343.45	442.15	473.46	491.22	947.62
67	297.81	377.91	413.90	433.94	819.30	377.60	479.38	522.57	549.46	1038.82
68	339.83	427.48	463.88	497.12	916.93	415.57	518.55	569.83	609.03	1143.87
69	378.64	483.48	526.46	566.75	1022.09	461.37	560.19	626.54	677.03	1234.19
70	417.07	550.45	580.31	648.93	1143.72	496.65	609.94	681.13	750.53	1319.52
71	454.97	586.05	654.59	735.45	1196.32	530.96	660.86	751.94	833.32	1359.87
72	491.30	620.21	701.86	791.19	1252.36	561.06	692.29	803.95	902.85	1412.14
73	520.16	658.76	749.64	841.43	1309.58	586.95	731.28	850.61	951.58	1461.50
74	553.61	703.41	799.65	896.32	1366.54	620.36	773.29	893.39	1004.69	1519.24
75	584.81	741.05	847.84	954.17	1422.62	651.21	808.66	940.17	1057.70	1581.99
76	618.59	787.78	903.89	1018.54	1487.43	678.96	853.23	991.88	1117.20	1647.73
77	651.57	831.33	960.88	1082.57	1544.24	708.70	894.96	1042.01	1171.31	1688.26
78	684.97	870.42	1009.44	1136.82	1590.16	738.79	930.12	1086.35	1223.34	1702.25
79	707.65	898.61	1047.86	1183.95	1598.23	755.76	954.87	1120.44	1263.33	1699.98
80	721.23	910.58	1068.01	1206.30	1604.14	765.90	968.02	1133.96	1282.89	1702.01
81	774.41	980.78	1146.73	1297.78	1719.03	819.09	1036.10	1212.68	1372.25	1819.02
82	825.47	1040.35	1221.19	1378.63	1831.79	870.15	1099.92	1289.27	1455.22	1936.04
83	878.66	1106.31	1295.66	1463.73	1944.55	923.34	1165.88	1365.86	1540.32	2048.79
84	931.85	1176.51	1374.37	1553.08	2061.56	978.66	1238.21	1446.71	1631.80	2170.06
85	991.42	1253.11	1461.60	1648.82	2193.47	1038.23	1314.80	1533.94	1731.80	2301.97
86	1057.37	1331.82	1555.21	1750.94	2331.75	1104.18	1393.52	1627.55	1833.92	2440.26
87	1125.45	1416.92	1653.08	1859.45	2478.55	1172.26	1478.62	1725.41	1942.42	2587.06
88	1197.79	1508.41	1759.45	1978.59	2638.12	1244.59	1570.10	1831.79	2061.56	2746.62
89	1278.64	1606.27	1872.21	2106.24	2810.44	1325.44	1667.97	1944.55	2189.21	2918.95
90	1365.86	1714.78	1997.73	2244.53	2995.54	1412.67	1776.47	2070.07	2327.50	3104.04
91	1459.47	1831.79	2133.90	2395.58	3199.78	1506.28	1893.49	2206.23	2478.55	3308.28
92	1557.34	1953.06	2274.31	2555.14	3412.53	1604.14	2014.75	2346.65	2638.12	3521.03
93	1663.71	2087.09	2427.49	2725.34	3642.30	1710.52	2148.79	2499.83	2808.32	3750.80
94	1778.60	2229.63	2593.44	2908.31	3889.09	1825.41	2291.33	2665.77	2991.28	3997.60
95	1904.12	2387.07	2774.28	3112.55	4163.54	1950.93	2448.77	2846.61	3195.52	4272.05

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

Appendix B2

Union Security Insurance Company

6035-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	100.07	112.58	130.19	139.90	290.28	195.96	240.76	264.64	293.92	435.70
30	104.79	117.68	131.89	141.91	300.62	198.76	243.47	268.43	297.64	435.70
31	112.11	124.98	138.75	149.31	303.60	199.84	244.09	269.06	298.68	435.70
32	112.51	124.98	145.70	156.32	299.64	200.49	245.14	270.12	299.30	435.70
33	113.32	132.70	152.24	163.43	293.20	200.92	245.76	270.75	300.34	435.70
34	113.72	139.65	154.64	170.15	289.64	201.57	246.13	271.40	300.96	435.70
35	110.77	141.19	154.64	177.00	283.13	202.66	246.13	271.40	301.00	435.70
36	111.35	137.65	148.69	175.12	279.39	202.93	246.13	271.40	301.00	435.70
37	108.53	138.22	146.01	172.01	274.23	202.93	246.13	271.40	301.00	435.70
38	108.53	135.44	143.50	169.26	270.98	202.93	246.13	271.40	301.00	435.70
39	105.86	132.52	140.83	166.52	265.97	202.93	246.13	271.40	301.00	435.70
40	111.06	137.85	145.84	171.80	276.43	216.23	249.06	264.25	299.28	471.51
41	109.09	135.86	145.05	171.08	276.90	219.32	252.05	268.92	304.54	471.51
42	110.36	133.59	144.28	170.32	278.04	222.42	254.43	273.64	309.44	471.51
43	108.45	131.75	143.71	169.28	279.33	225.55	257.46	278.39	314.17	471.51
44	109.89	133.15	146.28	171.95	287.21	226.80	258.72	283.09	319.57	471.51
45	115.89	142.51	152.81	179.11	296.62	224.04	266.89	286.79	318.00	483.44
46	115.92	140.81	152.22	178.42	315.22	227.14	270.03	291.65	320.13	483.44
47	115.28	139.00	152.08	177.93	329.31	230.26	272.94	297.61	320.13	483.44
48	113.44	137.25	151.52	177.47	347.98	232.18	272.94	297.96	320.13	483.44
49	117.01	135.72	151.06	176.85	358.11	232.18	272.94	297.96	320.13	483.44
50	120.28	148.13	169.02	199.60	368.23	224.52	267.89	298.77	318.17	543.13
51	122.63	146.23	174.98	202.59	377.19	227.34	265.61	296.39	319.82	561.03
52	128.78	152.18	177.25	208.95	388.10	234.13	267.80	294.19	317.74	584.91
53	134.88	154.31	180.19	211.26	398.13	235.26	269.27	300.17	324.34	602.81
54	140.76	160.21	185.87	217.11	408.79	231.58	266.23	301.55	322.25	614.75
55	143.86	162.40	188.34	215.95	423.36	232.72	267.67	295.19	320.29	638.62
56	148.28	168.22	197.37	224.75	441.96	229.38	269.69	297.96	316.01	666.29
57	149.77	177.61	203.08	232.53	446.84	231.06	264.93	297.33	316.44	667.38
58	154.06	185.97	211.37	243.70	452.29	229.12	271.18	300.34	319.62	663.91
59	162.16	191.78	218.65	249.27	460.81	230.64	266.81	296.83	318.24	666.74
60	165.74	199.95	226.48	261.90	467.20	228.90	266.23	296.89	332.88	664.49
61	170.47	212.79	238.50	273.46	503.99	238.45	287.96	311.95	345.74	689.51
62	177.49	225.81	251.15	279.73	522.87	244.80	303.83	329.44	349.02	706.73
63	183.71	238.94	259.34	296.39	538.36	255.29	322.12	347.54	363.88	730.01
64	191.85	249.53	274.05	305.20	558.40	266.81	339.82	363.28	374.32	750.58
65	211.84	262.16	287.72	319.03	575.49	277.89	360.45	384.19	392.47	773.56
66	236.05	298.11	320.44	350.34	649.67	305.29	393.02	418.48	440.11	845.50
67	264.04	336.97	366.26	384.19	732.64	338.20	425.74	465.56	487.43	925.73
68	300.62	384.40	411.31	443.54	814.59	368.27	464.32	505.44	544.44	1018.69
69	335.08	425.19	467.97	507.59	912.73	409.33	499.08	557.65	604.27	1104.28
70	369.59	486.53	518.37	577.55	1015.69	441.08	545.56	609.08	670.00	1175.73
71	405.15	517.91	578.94	655.94	1063.40	470.85	584.48	666.56	739.29	1212.75
72	430.69	551.66	625.29	701.86	1119.53	493.73	618.91	714.62	803.95	1258.57
73	465.08	586.95	667.03	749.64	1166.85	522.42	648.67	755.76	847.55	1303.02
74	492.10	625.91	714.71	799.65	1216.19	552.74	688.35	796.73	893.39	1353.38
75	520.45	664.39	758.30	847.84	1269.41	578.23	724.72	839.44	940.17	1409.69
76	554.60	698.75	805.23	903.89	1320.86	606.79	759.91	882.56	991.88	1467.60
77	583.12	739.24	854.40	963.41	1372.96	632.49	798.62	925.38	1044.54	1501.89
78	610.47	773.71	901.28	1014.24	1413.76	656.97	826.78	968.58	1091.15	1511.72
79	632.80	800.79	932.19	1052.40	1422.95	674.06	850.54	995.70	1124.98	1511.61
80	642.51	812.71	951.00	1074.39	1427.56	682.93	861.64	1008.44	1140.35	1514.79
81	689.31	872.28	1021.21	1153.11	1531.81	727.61	921.21	1080.78	1219.06	1619.04
82	733.99	927.60	1087.16	1227.57	1629.67	776.54	980.78	1146.73	1297.78	1721.16
83	780.80	985.04	1153.11	1302.04	1729.67	823.35	1038.23	1214.81	1370.12	1823.28
84	829.73	1048.86	1223.32	1380.76	1836.04	870.15	1102.05	1287.15	1453.09	1931.78
85	885.05	1114.82	1302.04	1465.86	1953.06	925.47	1168.00	1367.99	1538.19	2050.92
86	942.49	1187.15	1382.88	1557.34	2076.45	982.91	1240.34	1448.84	1629.67	2174.32
87	1002.06	1261.62	1472.24	1655.20	2206.23	1042.48	1314.80	1538.19	1727.54	2304.10
88	1068.01	1342.46	1563.72	1761.58	2346.65	1108.43	1395.65	1629.67	1833.92	2444.51
89	1138.22	1431.82	1667.97	1872.21	2501.96	1178.64	1485.00	1733.92	1944.55	2599.82
90	1216.94	1527.55	1778.60	1997.73	2667.90	1257.36	1580.74	1844.55	2070.07	2765.77
91	1299.91	1629.67	1897.74	2131.77	2846.61	1340.33	1682.86	1963.69	2204.10	2944.48
92	1387.14	1740.31	2023.26	2272.18	3035.96	1427.56	1793.49	2089.22	2344.52	3133.83
93	1480.75	1857.32	2161.55	2425.36	3240.20	1521.17	1910.51	2227.51	2497.70	3338.07
94	1585.00	1984.97	2308.35	2589.18	3461.46	1625.42	2038.16	2374.30	2661.52	3559.33
95	1697.76	2123.26	2470.04	2767.89	3704.00	1738.18	2176.45	2536.00	2840.23	3801.87

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

Appendix B2

Union Security Insurance Company

6035-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	96.07	105.31	115.73	129.41	263.40	178.67	223.56	237.63	261.85	399.88
30	100.60	110.09	117.24	131.26	272.78	181.22	226.08	241.04	265.17	399.88
31	107.63	116.92	123.34	138.11	275.49	182.21	226.66	241.60	266.10	399.88
32	108.01	116.92	129.51	144.60	271.89	182.80	227.63	242.55	266.65	399.88
33	108.79	124.14	135.33	151.17	266.05	183.20	228.21	243.12	267.57	399.88
34	109.17	130.64	137.46	157.39	262.82	183.79	228.54	243.71	268.13	399.88
35	106.34	132.08	137.46	163.72	256.92	184.78	228.54	243.71	268.17	399.88
36	106.90	128.77	132.17	161.98	253.52	185.02	228.54	243.71	268.17	399.88
37	104.19	129.31	129.79	159.11	248.84	185.02	228.54	243.71	268.17	399.88
38	104.19	126.70	127.55	156.56	245.89	185.02	228.54	243.71	268.17	399.88
39	101.63	123.97	125.18	154.03	241.34	185.02	228.54	243.71	268.17	399.88
40	102.84	129.49	134.33	159.53	252.18	187.78	232.45	248.71	273.48	417.79
41	101.01	127.63	133.60	158.86	252.61	190.46	235.24	253.11	278.29	417.79
42	102.19	125.49	132.89	158.15	253.65	193.16	237.46	257.54	282.76	417.79
43	100.42	123.77	132.36	157.19	254.82	195.88	240.29	262.02	287.09	417.79
44	101.75	125.08	134.73	159.67	262.02	196.96	241.47	266.43	292.02	417.79
45	103.91	122.72	141.35	166.90	271.90	206.80	234.21	255.50	291.93	447.63
46	103.92	121.26	140.80	166.26	288.95	209.67	236.97	259.83	293.89	447.63
47	103.36	119.70	140.67	165.80	301.87	212.55	239.52	265.15	293.89	447.63
48	101.71	118.19	140.16	165.37	318.98	214.32	239.52	265.45	293.89	447.63
49	104.90	116.87	139.73	164.79	328.26	214.32	239.52	265.45	293.89	447.63
50	112.52	133.31	150.24	183.63	330.33	208.49	243.09	274.28	290.10	495.38
51	114.97	135.26	156.36	183.11	344.86	211.84	241.46	272.87	292.41	519.25
52	117.41	141.31	158.78	189.60	355.76	208.68	244.30	267.03	291.27	531.19
53	123.32	143.54	162.17	192.39	365.85	210.75	246.45	269.27	294.47	543.13
54	125.54	142.41	168.00	194.65	376.52	212.68	244.04	271.39	289.20	561.03
55	128.71	144.75	170.57	201.31	391.21	205.35	241.77	270.24	292.27	584.91
56	133.45	151.05	176.59	203.34	399.87	211.73	248.94	270.15	289.36	606.80
57	139.07	160.53	186.15	208.24	411.69	214.25	241.55	274.75	287.67	605.17
58	140.37	166.05	191.55	220.01	418.96	209.36	241.46	268.16	292.12	605.02
59	145.27	178.77	196.47	226.61	416.08	207.95	245.75	269.85	289.01	606.13
60	149.49	184.08	207.87	233.50	428.62	207.44	242.93	271.35	298.01	607.12
61	154.98	194.29	220.39	248.88	457.40	217.72	261.48	286.74	311.78	629.36
62	162.70	207.50	227.52	259.12	481.70	228.03	274.11	301.20	319.45	644.11
63	169.36	215.04	236.54	267.61	487.64	235.66	292.54	319.61	332.12	660.90
64	175.17	226.58	254.47	280.23	509.35	241.40	310.69	335.81	343.59	683.86
65	189.25	236.79	263.29	289.54	525.14	250.10	328.27	351.18	357.04	701.42
66	212.74	271.28	295.36	320.47	589.59	276.67	356.99	384.88	400.36	763.81
67	239.48	308.63	339.46	348.26	661.74	302.08	388.87	427.56	440.16	841.95
68	277.75	344.64	371.10	404.84	745.00	334.49	420.26	457.15	495.22	928.04
69	304.92	387.47	428.97	457.76	828.61	374.64	451.55	508.45	547.32	1004.68
70	335.69	443.92	469.46	525.64	917.54	402.88	494.73	550.14	608.80	1065.77
71	368.62	470.21	526.31	596.31	966.72	427.44	531.35	607.46	674.44	1101.42
72	392.40	502.70	567.87	638.05	1013.27	448.85	561.49	647.62	727.38	1142.45
73	416.13	533.88	608.89	682.32	1063.37	473.25	590.53	685.38	774.12	1186.81
74	448.16	572.26	647.34	726.43	1105.93	502.76	629.76	723.50	814.30	1230.65
75	475.68	604.76	688.34	772.29	1153.73	527.70	660.36	763.89	859.03	1281.25
76	501.27	636.70	733.24	823.90	1201.05	550.65	690.58	802.57	901.22	1331.77
77	529.88	672.74	775.80	877.21	1250.62	574.07	722.56	841.72	948.20	1367.60
78	557.59	706.01	817.16	922.91	1287.75	599.22	754.67	879.65	992.61	1378.85
79	573.83	727.99	848.27	957.14	1293.80	612.78	775.69	907.24	1020.64	1376.07
80	585.07	738.25	865.90	978.66	1295.66	619.11	785.05	919.09	1038.23	1376.50
81	627.62	793.56	929.72	1048.86	1393.52	661.66	838.24	980.78	1110.56	1474.37
82	665.91	844.62	989.29	1114.82	1485.00	702.08	891.43	1046.74	1178.64	1567.98
83	710.59	897.81	1048.86	1185.02	1574.36	746.76	944.62	1106.31	1248.85	1659.46
84	755.27	953.13	1114.82	1255.23	1672.23	793.56	1002.06	1172.26	1319.06	1759.45
85	804.20	1014.82	1185.02	1333.95	1778.60	844.62	1065.88	1244.59	1399.90	1865.83
86	855.26	1078.65	1261.62	1419.05	1891.36	895.68	1129.71	1321.19	1485.00	1978.59
87	912.70	1146.73	1338.21	1508.41	2010.50	953.13	1197.79	1397.78	1574.36	2097.73
88	970.15	1221.19	1425.43	1602.02	2136.02	1010.57	1272.25	1485.00	1667.97	2223.25
89	1033.97	1302.04	1516.92	1704.14	2276.44	1074.39	1353.10	1576.49	1770.09	2363.67
90	1104.18	1389.27	1619.04	1819.02	2427.49	1144.60	1440.33	1678.61	1884.98	2514.72
91	1180.77	1482.88	1727.54	1940.29	2593.44	1221.19	1533.94	1787.11	2006.24	2680.67
92	1261.62	1582.87	1842.43	2067.94	2763.64	1302.04	1633.93	1902.00	2133.90	2850.87
93	1346.72	1689.25	1965.82	2206.23	2950.86	1387.14	1740.31	2025.39	2272.18	3038.09
94	1440.33	1804.13	2099.86	2355.16	3150.85	1480.75	1855.19	2159.43	2421.11	3238.07
95	1542.45	1933.91	2248.78	2521.10	3372.11	1582.87	1984.97	2308.35	2587.06	3459.34

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

Appendix B2

Union Security Insurance Company

6035-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	88.06	98.05	112.11	118.92	247.27	172.91	212.10	232.23	251.17	376.01
30	92.22	102.49	113.57	120.62	256.08	175.38	214.48	235.56	254.35	376.01
31	98.66	108.85	119.48	126.91	258.62	176.33	215.03	236.11	255.23	376.01
32	99.01	108.85	125.46	132.87	255.25	176.90	215.95	237.04	255.77	376.01
33	99.73	115.58	131.10	138.91	249.76	177.29	216.51	237.60	256.65	376.01
34	100.07	121.63	133.16	144.63	246.73	177.86	216.82	238.17	257.19	376.01
35	97.48	122.97	133.16	150.45	241.19	178.82	216.82	238.17	257.22	376.01
36	97.99	119.89	128.04	148.85	238.00	179.05	216.82	238.17	257.22	376.01
37	95.51	120.39	125.73	146.21	233.60	179.05	216.82	238.17	257.22	376.01
38	95.51	117.96	123.57	143.87	230.83	179.05	216.82	238.17	257.22	376.01
39	93.16	115.42	121.27	141.55	226.57	179.05	216.82	238.17	257.22	376.01
40	94.61	116.96	122.82	151.35	237.63	176.40	215.85	233.16	258.00	405.85
41	92.93	115.28	122.15	150.72	238.03	178.92	218.44	237.29	262.54	405.85
42	94.01	113.35	121.50	150.04	239.02	181.45	220.50	241.44	266.76	405.85
43	92.39	111.79	121.02	149.13	240.12	184.01	223.13	245.64	270.84	405.85
44	93.61	112.98	123.18	151.48	246.90	185.02	224.22	249.78	275.49	405.85
45	99.91	122.72	133.71	154.69	257.07	195.32	228.76	250.29	276.29	423.76
46	99.93	121.26	133.19	154.09	273.19	198.02	231.46	254.53	278.15	423.76
47	99.38	119.70	133.07	153.67	285.40	200.74	233.95	259.74	278.15	423.76
48	97.80	118.19	132.58	153.27	301.58	202.41	233.95	260.04	278.15	423.76
49	100.87	116.87	132.18	152.73	310.36	202.41	233.95	260.04	278.15	423.76
50	108.64	125.91	142.73	167.66	314.08	203.14	228.21	259.59	271.38	477.47
51	107.30	127.95	148.92	175.32	317.92	196.34	231.81	263.46	278.70	483.44
52	109.84	134.06	151.40	177.99	334.20	203.59	230.21	257.98	278.03	507.32
53	119.47	136.37	154.97	181.08	349.71	200.95	232.76	256.02	277.40	525.22
54	117.93	138.85	157.27	187.17	360.38	198.50	235.17	258.47	276.81	537.16
55	121.14	141.22	163.46	186.67	369.77	196.22	237.45	257.77	276.25	549.10
56	126.04	144.19	169.67	192.64	378.82	198.50	236.49	258.23	274.13	577.06
57	131.94	153.70	176.00	201.30	386.59	201.65	233.76	255.93	276.88	576.89
58	133.52	159.41	184.94	206.47	395.16	201.46	230.32	261.01	278.38	578.25
59	138.51	165.77	186.96	216.90	393.71	200.39	231.71	256.36	279.27	575.82
60	142.99	174.56	195.46	224.03	402.91	200.29	232.95	258.59	288.50	578.44
61	145.68	181.95	205.29	233.52	431.99	203.89	248.24	270.98	296.34	596.96
62	150.87	198.34	218.65	244.40	448.76	214.62	267.51	288.65	301.70	608.32
63	160.75	209.07	227.99	253.22	464.24	222.56	282.68	304.10	314.79	630.66
64	166.83	215.11	240.49	266.36	486.72	228.70	294.51	317.49	326.83	654.67
65	180.77	228.33	249.72	276.13	496.36	237.75	315.39	336.17	340.68	673.36
66	201.08	262.34	278.64	301.46	559.55	263.95	343.89	366.55	380.48	735.22
67	227.19	296.03	318.62	331.67	634.17	288.95	372.10	402.22	422.44	800.06
68	261.41	328.07	352.55	384.01	704.07	317.59	403.32	441.06	470.62	880.56
69	288.17	373.76	406.22	435.96	790.75	350.36	437.97	482.20	522.01	961.37
70	315.34	426.16	446.64	499.68	883.40	378.57	474.40	523.94	583.03	1019.25
71	348.70	453.17	499.99	566.50	922.42	404.06	511.42	577.91	645.26	1053.70
72	370.07	483.11	542.35	609.34	963.94	423.20	539.16	622.10	698.67	1093.76
73	400.83	512.02	578.29	648.67	1013.41	454.81	572.17	654.79	734.34	1133.98
74	424.73	548.42	618.05	691.28	1059.15	476.30	606.33	691.28	776.22	1180.89
75	447.70	579.21	657.56	738.71	1100.58	496.82	635.18	730.31	819.85	1224.87
76	477.27	612.42	698.58	783.90	1148.45	523.92	666.59	767.91	861.23	1275.66
77	499.45	647.16	740.31	836.65	1193.52	543.59	699.74	808.76	910.17	1307.30
78	523.95	679.41	781.11	882.05	1227.27	565.53	728.24	841.20	949.35	1316.17
79	542.08	700.69	809.71	914.04	1236.15	578.74	748.47	868.68	975.28	1316.34
80	551.03	712.72	825.47	931.85	1238.21	585.07	757.39	876.54	991.42	1316.93
81	591.45	763.78	885.05	999.93	1329.70	625.49	808.45	938.23	1059.50	1408.41
82	629.74	812.71	942.49	1063.76	1414.80	665.91	859.52	995.68	1125.45	1495.64
83	670.17	861.64	999.93	1125.45	1502.02	706.33	910.58	1057.37	1189.28	1585.00
84	712.72	914.83	1061.63	1195.66	1591.38	748.88	963.76	1119.07	1259.49	1678.61
85	755.27	972.27	1127.58	1270.13	1693.50	793.56	1023.33	1185.02	1333.95	1780.73
86	804.20	1033.97	1199.92	1348.84	1797.75	842.50	1085.03	1257.36	1412.67	1884.98
87	857.39	1102.05	1272.25	1431.82	1910.51	895.68	1153.11	1329.70	1495.64	1997.73
88	912.70	1170.13	1355.23	1521.17	2031.77	951.00	1221.19	1412.67	1585.00	2119.00
89	972.27	1246.72	1440.33	1619.04	2163.68	1010.57	1297.78	1497.77	1682.86	2250.91
90	1038.23	1329.70	1538.19	1725.41	2308.35	1076.52	1380.76	1595.63	1789.24	2395.58
91	1108.43	1419.05	1640.31	1840.30	2461.53	1146.73	1470.11	1697.76	1904.12	2548.76
92	1185.02	1514.79	1748.82	1961.57	2623.22	1223.32	1565.85	1806.26	2025.39	2710.45
93	1263.74	1616.91	1865.83	2093.47	2799.81	1302.04	1667.97	1923.27	2157.30	2887.03
94	1353.10	1727.54	1993.48	2233.89	2989.16	1391.39	1778.60	2050.92	2297.71	3076.38
95	1446.71	1848.81	2131.77	2387.07	3199.78	1485.00	1899.87	2189.21	2450.89	3287.01

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

Appendix B1

Union Security Insurance Company

6036-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	57.59	61.85	70.38	76.73	115.63	188.14	214.26	249.54	269.32	553.68	615.43	767.55	842.15	941.99	1406.12
30	64.05	65.07	74.68	81.04	143.08	197.01	223.97	252.79	273.17	573.40	624.23	776.18	854.21	953.92	1406.12
31	67.64	66.68	77.33	83.70	145.14	210.78	237.87	265.95	287.42	604.15	627.62	778.18	856.23	957.24	1406.12
32	71.09	69.42	81.29	87.02	154.07	211.52	237.87	279.25	300.92	613.80	629.66	781.51	859.59	959.24	1406.12
33	73.11	72.57	86.29	92.21	158.20	221.10	252.56	291.80	314.60	634.92	631.02	783.51	861.60	962.56	1406.12
34	76.43	77.52	91.75	98.31	165.74	221.87	265.78	302.29	327.54	661.12	633.06	784.66	863.67	964.56	1406.12
35	79.68	81.08	98.84	106.37	172.76	229.62	276.31	302.29	340.72	662.84	636.46	784.66	863.67	964.69	1406.12
36	82.89	87.85	104.27	113.30	179.80	244.40	282.86	303.29	349.06	686.77	637.31	784.66	863.67	964.69	1406.12
37	86.08	93.05	110.88	121.98	202.36	251.46	297.56	322.65	356.06	706.19	637.31	784.66	863.67	964.69	1406.12
38	91.14	96.24	119.27	129.14	202.36	251.46	304.82	329.29	363.34	729.54	637.31	784.66	863.67	964.69	1406.12
39	94.28	101.27	124.36	137.46	203.44	258.17	311.22	335.13	383.00	762.76	637.31	784.66	863.67	964.69	1406.12
40	92.91	108.54	124.52	139.52	205.73	257.39	321.35	337.29	390.23	779.95	636.55	797.35	860.65	962.04	1487.05
41	98.90	114.90	132.91	146.13	215.92	266.01	330.71	348.43	402.76	813.82	645.62	806.93	875.86	978.95	1487.05
42	98.90	120.17	140.63	154.05	242.03	270.30	339.03	359.59	427.74	850.02	654.77	814.55	891.21	994.69	1487.05
43	104.69	126.19	142.09	158.57	245.08	278.91	348.16	382.83	439.42	887.08	663.99	824.25	906.70	1009.90	1487.05
44	111.82	127.57	150.19	168.04	249.95	296.18	365.88	403.11	460.95	930.91	667.65	828.29	921.98	1027.25	1487.05
45	118.98	129.55	150.68	171.70	267.39	313.11	363.35	415.32	484.07	960.31	681.56	821.63	919.13	1042.61	1578.09
46	120.52	130.92	160.21	176.72	270.20	314.54	384.49	439.12	496.90	1024.03	690.99	831.30	934.72	1049.61	1578.09
47	128.23	138.34	161.85	178.77	274.64	326.77	392.97	452.40	523.06	1069.79	700.50	840.26	953.83	1049.61	1578.09
48	134.75	143.15	169.54	189.16	301.73	335.38	401.39	476.42	549.35	1130.43	706.32	840.26	954.94	1049.61	1578.09
49	140.87	149.75	178.51	195.07	321.04	355.60	421.73	488.82	562.44	1163.34	706.32	840.26	954.94	1049.61	1578.09
50	146.56	151.04	179.73	193.24	324.79	358.55	429.58	513.14	583.79	1184.00	706.74	840.85	962.99	1038.89	1760.18
51	150.25	153.62	189.28	206.31	347.58	370.59	431.25	533.82	596.34	1223.82	700.58	826.71	940.92	1037.68	1800.64
52	156.45	163.42	192.40	209.17	378.19	385.15	460.46	533.84	609.62	1260.79	707.39	828.15	928.20	1024.74	1841.11
53	160.33	172.17	202.16	225.05	432.32	408.72	474.47	554.59	626.20	1304.01	697.80	827.70	927.73	1012.66	1881.57
54	166.30	184.28	215.92	232.81	466.67	410.49	483.68	574.78	644.27	1340.15	680.89	819.75	927.28	1008.35	1932.15
55	172.14	188.64	226.13	246.55	500.04	436.31	506.85	596.22	655.64	1380.63	680.62	812.23	916.07	990.73	1972.62
56	185.81	204.83	236.34	262.43	546.27	452.37	524.63	598.72	680.52	1426.83	687.84	815.74	909.02	993.79	2056.96
57	192.73	211.51	254.73	271.44	565.22	457.21	539.30	621.83	685.98	1446.63	683.56	805.62	912.21	981.25	2051.42
58	197.83	224.27	272.19	294.19	577.45	456.07	544.16	640.06	716.38	1476.70	682.93	812.23	915.08	996.08	2059.99
59	206.23	236.67	286.82	303.66	617.65	481.19	570.57	640.98	710.55	1486.25	692.11	815.20	914.74	992.83	2054.68
60	211.94	250.58	303.17	325.61	642.84	484.78	581.31	659.07	734.28	1518.35	691.07	817.87	919.85	995.12	2066.15
61	223.91	270.50	323.90	348.63	691.99	485.35	605.19	683.10	755.18	1567.75	685.30	847.79	942.49	1014.88	2072.43
62	240.10	287.73	339.60	370.96	771.17	497.16	638.90	714.86	767.82	1591.00	696.55	877.41	969.97	1026.05	2081.45
63	264.61	314.04	366.59	400.41	804.20	517.54	657.84	729.30	801.98	1571.86	703.00	901.82	997.31	1042.49	2079.09
64	280.54	334.13	383.68	430.34	905.28	521.70	671.80	768.68	815.05	1588.49	707.41	923.19	1019.84	1056.76	2092.72
65	303.41	359.39	406.54	459.65	946.74	548.76	706.52	786.93	844.52	1584.28	709.77	954.58	1041.63	1071.13	2092.36
66	333.75	393.53	444.75	507.21	991.25	596.18	781.66	859.07	916.34	1725.87	765.11	1009.75	1104.57	1161.75	2212.58
67	369.10	436.17	492.62	551.02	1047.71	648.25	849.90	949.34	999.68	1883.68	812.66	1059.38	1182.43	1251.61	2342.89
68	407.31	480.18	537.01	604.05	1115.76	722.20	939.10	1027.35	1126.13	2042.55	861.27	1112.12	1244.10	1347.15	2499.17
69	444.90	524.88	596.34	659.93	1140.88	774.66	1022.44	1139.76	1239.41	2209.99	925.00	1163.98	1327.13	1450.34	2622.34
70	479.53	572.81	653.90	726.04	1186.91	836.20	1128.60	1222.56	1381.74	2397.82	980.12	1227.64	1398.66	1564.17	2709.58
71	522.92	624.07	694.49	802.44	1226.76	881.45	1168.15	1325.80	1522.50	2440.19	1005.34	1289.53	1496.95	1685.42	2726.42
72	583.61	680.64	759.44	888.78	1294.40	915.99	1204.46	1389.12	1582.16	2480.92	1034.63	1324.77	1559.45	1775.19	2750.90
73	638.47	750.95	833.06	989.83	1362.42	948.65	1246.59	1438.73	1638.26	2518.86	1061.77	1361.72	1603.26	1823.79	2767.96
74	719.62	831.55	918.32	1115.98	1442.69	977.79	1280.62	1487.66	1687.73	2543.55	1085.10	1394.07	1642.55	1865.22	2792.00
75	744.00	930.15	1013.52	1241.97	1540.41	998.91	1311.35	1529.49	1739.94	2563.58	1100.17	1416.85	1677.70	1905.94	2817.39
76	772.79	984.29	1152.40	1298.82	1777.69	1022.25	1338.88	1569.98	1789.61	2582.48	1114.54	1439.82	1705.55	1944.17	2834.81
77	818.90	1047.08	1229.62	1386.81	1884.13	1067.36	1399.19	1647.94	1883.73	2653.49	1153.22	1495.83	1774.71	2028.24	2880.45
78	872.44	1119.99	1321.88	1492.52	2010.55	1122.40	1470.04	1747.29	1997.24	2746.87	1200.84	1564.63	1867.46	2134.24	2920.65
79	918.58	1179.41	1394.88	1578.60	2108.22	1165.80	1524.22	1819.01	2084.38	2776.72	1236.91	1614.89	1932.42	2213.66	2935.92
80	946.74	1219.06	1444.58	1633.93	2165.81	1187.15	1553.08	1861.57	2131.77	2791.30	1255.23	1640.31	1965.82	2250.91	2948.73
81	1027.59	1325.44	1567.98	1774.35	2353.03	1276.51	1670.10	1997.73	2289.20	2997.67	1342.46	1759.45	2104.11	2410.47	3157.23
82	1108.43	1427.56	1689.25	1912.63	2533.87	1361.61	1778.60	2129.64	2438.13	3193.40	1431.82	1872.21	2238.14	2563.65	3357.22
83	1189.28	1531.81	1812.64	2050.92	2718.96	1448.84	1889.23	2259.42	2587.06	3391.26	1519.04	1982.84	2372.18	2714.71	3559.33
84	1276.51	1642.44	1944.55	2199.85	2916.82	1538.19	2006.24	2397.71	2742.36	3597.62	1610.53	2101.98	2512.59	2872.14	3767.83
85	1374.37	1767.96	2093.47	2367.92	3140.21	1638.18	2133.90	2550.89	2914.69	3827.40	1712.65	2231.76	2667.90	3048.73	4001.85
86	1480.75	1906.25	2255.16	2553.02	3384.87	1744.56	2272.18	2712.58	3099.79	4072.06	1819.02	2370.05	2829.59	3233.82	4246.52
87	1593.51	2050.92	2429.62	2746.62	3642.30	1857.32	2416.85	2887.03	3293.39	4329.49	1931.78	2514.72	3004.05	3427.42	4503.94
88	1714.78	2208.36	2614.71	2957.24	3921.01	1978.59	2574.29	3072.13	3504.01	4608.19	2053.05	2672.16	3189.14	3638.05	4782.65
89	1846.68	2378.56	2814.70	3184.89	4223.11	2110.49	2744.49	3272.11	3731.66	4910.30	2184.96	2842.36	3389.13	3865.69	5084.76
90	1991.35	2563.65	3035.96	3433.81	4552.88	2255.16	2929.59	3493.38	3980.58	5240.06	2329.63	3027.45	3610.39	4114.61	5414.52
91	2146.66	2763.64	3272.11	3701.87	4906.04	2410.47	3129.57	3729.53	4248.64	5593.23	2484.93	3227.44	3846.54	4382.68	5767.69
92	2310.48	2974.26	3521.03	3982.70	5282.61	2574.29	3340.20	3978.45	4529.47	5969.80	2648.75	3438.06	4095.46	4663.51	6144.26
93	2487.06	3201.91	3789.10	4286.94	5684.71	2750.87	3567.84	4246.52	4833.71	6371.90	2825.34	3665.70	4363.53	4967.74	6546.36
94	2678.54	3448.70	4082.70	4616.70	6122.98	2942.35	3814.63	4540.11	5163.47	6810.17	3016.81	3912.50	4657.13	5297.51	6984.62
95	2887.03	3718.89	4401.82	4978.38	6601.67	3150.85	4084.82	4859.24	5525.15	7288.86	3225.31	4182.69	4976.25	5659.18	7463.31

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

Appendix B1

Union Security Insurance Company

6036-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	50.16	55.34	62.38	68.90	103.36	164.12	192.47	220.60	241.33	494.55	547.05	689.82	750.62	842.35	1254.38
30	55.79	58.22	66.20	72.77	127.90	171.86	201.19	223.49	244.79	512.16	554.87	697.58	761.36	853.03	1254.38
31	58.91	59.67	68.55	75.16	129.75	183.87	213.68	235.11	257.56	539.63	557.89	699.38	763.16	856.00	1254.38
32	61.92	62.12	72.05	78.14	137.73	184.51	213.68	246.88	269.66	548.25	559.70	702.37	766.15	857.78	1254.38
33	63.68	64.93	76.48	82.80	141.42	192.87	226.87	257.97	281.91	567.11	560.91	704.17	767.95	860.75	1254.38
34	66.56	69.36	81.33	88.28	148.16	193.55	238.75	267.24	293.51	590.51	562.72	705.20	769.80	862.54	1254.38
35	69.40	72.54	87.61	95.52	154.44	200.31	248.21	267.24	305.32	592.05	565.74	705.20	769.80	862.66	1254.38
36	72.20	78.60	92.42	101.74	160.73	213.20	254.09	268.13	312.80	613.43	566.49	705.20	769.80	862.66	1254.38
37	74.97	83.26	98.28	109.53	180.89	219.36	267.30	285.24	319.07	630.77	566.49	705.20	769.80	862.66	1254.38
38	79.38	86.11	105.71	115.96	180.89	219.36	273.82	291.11	325.59	651.63	566.49	705.20	769.80	862.66	1254.38
39	82.12	90.61	110.23	123.44	181.86	225.21	279.57	296.28	343.21	681.30	566.49	705.20	769.80	862.66	1254.38
40	84.20	95.30	111.27	126.10	185.16	231.12	285.64	300.33	352.16	701.24	569.04	703.55	772.82	865.84	1335.31
41	89.63	100.89	118.77	132.08	194.32	238.87	293.96	310.24	363.46	731.69	577.15	712.00	786.49	881.06	1335.31
42	89.63	105.52	125.67	139.24	217.83	242.71	301.36	320.18	386.01	764.24	585.32	718.72	800.27	895.22	1335.31
43	94.88	110.80	126.98	143.33	220.57	250.45	309.48	340.87	396.55	797.56	593.57	727.28	814.18	908.91	1335.31
44	101.34	112.02	134.22	151.88	224.96	265.96	325.23	358.93	415.98	836.96	596.84	730.85	827.90	924.52	1335.31
45	108.48	114.48	132.60	150.24	238.49	283.01	324.81	367.40	423.56	860.10	613.40	729.31	813.08	918.91	1406.12
46	109.89	115.69	140.99	154.63	240.99	284.30	343.71	388.45	434.79	917.17	621.89	737.90	826.87	925.08	1406.12
47	116.92	122.25	142.43	156.42	244.95	295.35	351.30	400.20	457.68	958.16	630.45	745.85	843.78	925.08	1406.12
48	122.86	126.51	149.19	165.52	269.11	303.13	358.82	421.44	480.68	1012.48	635.69	745.85	844.75	925.08	1406.12
49	128.44	132.34	157.09	170.69	286.34	321.41	377.00	432.41	492.13	1041.95	635.69	745.85	844.75	925.08	1406.12
50	131.13	132.16	160.13	171.42	289.57	321.46	377.34	453.48	517.59	1055.50	634.25	739.95	855.06	919.93	1567.98
51	134.84	137.95	169.36	183.75	307.16	333.53	385.85	473.84	530.74	1077.70	621.76	744.86	845.23	921.52	1598.32
52	137.37	147.39	172.83	186.98	335.69	341.66	413.83	475.82	544.51	1123.75	629.75	740.56	828.48	912.54	1638.79
53	141.24	152.68	178.97	201.89	385.33	364.02	421.75	490.37	555.98	1158.10	614.73	734.87	822.99	904.16	1679.25
54	150.83	164.18	191.93	206.57	412.63	366.95	431.85	510.27	568.82	1185.17	608.80	729.50	825.06	896.31	1709.60
55	153.02	168.43	201.77	219.53	443.91	391.40	453.81	531.29	580.87	1226.22	603.27	724.42	810.37	882.16	1750.06
56	162.58	180.94	212.36	232.15	483.24	402.11	461.91	536.59	601.78	1266.31	605.59	724.32	814.76	877.64	1825.05
57	170.05	188.37	227.19	242.00	504.11	403.77	483.71	550.92	610.95	1293.46	605.24	719.78	810.15	877.64	1830.94
58	176.24	198.27	241.57	261.50	514.89	406.02	481.37	566.61	638.51	1315.31	602.58	724.08	812.06	885.40	1833.12
59	181.76	211.08	253.47	272.03	550.62	426.51	508.88	571.95	638.04	1319.43	608.80	725.95	811.83	883.12	1832.09
60	188.39	225.20	270.21	290.84	572.97	428.05	517.80	587.95	655.28	1351.26	612.26	733.26	817.04	886.27	1839.27
61	200.51	241.86	287.91	310.94	617.18	431.96	539.00	605.68	670.78	1399.78	616.77	754.81	838.34	905.97	1850.65
62	213.42	256.11	304.02	330.09	683.32	441.40	568.95	638.91	682.98	1412.01	615.55	781.69	868.93	913.09	1850.98
63	233.68	278.43	327.31	355.92	718.04	454.53	585.75	652.53	715.17	1400.61	620.90	803.91	890.28	930.16	1855.60
64	250.12	298.79	339.29	382.52	805.25	466.56	599.06	680.95	724.92	1415.83	629.89	824.45	908.07	937.45	1857.37
65	272.72	318.04	359.99	409.27	840.48	494.30	627.09	699.50	750.27	1408.25	636.51	849.58	930.34	949.87	1854.60
66	295.90	351.60	394.64	449.79	883.71	529.00	695.76	762.73	814.11	1541.92	678.06	901.23	981.35	1030.85	1971.32
67	330.06	389.55	437.88	490.15	933.33	579.57	761.83	845.25	891.61	1674.39	725.43	946.88	1049.57	1111.17	2085.17
68	360.45	426.45	478.78	536.22	994.77	638.01	831.26	914.13	1001.01	1820.53	765.06	988.04	1108.78	1197.00	2224.09
69	394.67	464.70	531.17	589.10	1015.97	691.04	905.33	1015.97	1104.43	1966.89	820.19	1034.65	1180.63	1292.43	2332.23
70	427.41	507.35	583.38	646.78	1055.03	745.68	1002.20	1089.95	1229.13	2132.00	869.75	1089.80	1248.81	1392.19	2413.89
71	465.57	554.38	618.67	715.35	1091.24	783.51	1038.36	1180.29	1355.60	2167.96	894.55	1146.70	1335.55	1498.15	2423.48
72	516.91	606.73	677.02	790.71	1153.92	813.79	1072.78	1237.72	1408.04	2210.77	916.72	1177.15	1389.12	1578.37	2448.70
73	567.16	666.85	741.45	880.86	1212.43	843.63	1107.29	1281.20	1456.23	2241.26	942.23	1211.19	1428.23	1624.26	2465.78
74	638.95	740.14	817.83	995.01	1284.67	871.29	1139.42	1323.08	1503.79	2263.79	965.25	1239.17	1465.07	1661.91	2485.02
75	663.97	828.10	902.12	1105.62	1369.86	892.20	1166.98	1360.54	1547.28	2282.05	981.23	1262.72	1490.96	1695.48	2505.46
76	688.73	875.83	1027.67	1155.11	1582.64	911.08	1190.72	1399.15	1591.67	2297.19	992.21	1282.55	1521.17	1729.96	2522.50
77	727.63	930.45	1095.25	1234.69	1677.09	948.20	1243.16	1467.94	1675.83	2362.58	1023.67	1328.50	1582.03	1805.13	2565.27
78	776.30	997.42	1175.27	1329.09	1788.78	997.42	1310.47	1552.61	1778.53	2444.46	1068.49	1391.58	1660.76	1898.70	2597.25
79	816.52	1050.13	1242.92	1403.95	1875.24	1036.52	1358.15	1621.69	1855.30	2469.99	1100.74	1437.97	1721.49	1968.71	2612.00
80	842.50	1085.03	1285.02	1453.09	1927.53	1057.37	1380.76	1655.20	1895.61	2482.81	1116.94	1459.47	1748.82	2004.12	2623.22
81	914.83	1178.64	1395.65	1580.74	2093.47	1136.09	1485.00	1778.60	2038.16	2667.90	1195.66	1563.72	1874.34	2146.66	2810.44
82	985.04	1270.13	1504.15	1702.01	2255.16	1210.55	1582.87	1895.61	2170.06	2842.36	1272.25	1665.84	1993.48	2282.82	2989.16
83	1057.37	1361.61	1612.65	1825.41	2418.98	1287.15	1680.74	2010.50	2301.97	3016.81	1350.97	1763.71	2110.49	2414.73	3165.74
84	1136.09	1461.60	1729.67	1957.31	2595.57	1370.12	1784.98	2133.90	2440.26	3201.91	1433.94	1870.08	2233.89	2555.14	3352.96
85	1223.32	1574.36	1863.70	2108.37	2793.42	1459.47	1899.87	2272.18	2595.57	3404.02	1523.30	1987.10	2374.30	2712.58	3559.33
86	1316.93	1695.63	2008.37	2272.18	3012.56	1553.08	2021.14	2416.85	2759.38	3623.15	1616.91	2108.37	2518.98	2876.40	3778.46
87	1419.05	1825.41	2161.55	2444.51	3242.33	1655.20	2150.92	2570.04	2931.71	3852.93	1719.03	2238.14	2672.16	3048.73	4008.23
88	1525.43	1965.82	2325.37	2631.73	3489.12	1761.58	2291.33	2733.85	3118.93	4099.72	1825.41	2378.56	2835.97	3235.95	4255.03
89	1644.57	2116.88	2506.21	2833.85	3757.19	1880.72	2442.38	2914.69	3321.05	4367.78	1944.55	2529.61	3016.81	3438.06	4523.09
90	1772.22	2282.82	2701.94	3055.11	4052.91	2008.37	2608.33	3110.42	3542.31	4663.51	2072.20	2695.56	3212.54	3659.32	4818.82
91	1910.51	2459.40	2912.56	3293.39	4367.78	2146.66	2784.91	3321.05	3780.59	4978.38	2210.49	2872.14	3423.17	3897.60	5133.69
92	2057.30	2648.75	3133.83	3546.56	4701.80	2293.46	2974.26	3542.31	4033.76	5312.40	2357.28	3061.49	3644.43	4150.78	5467.71
93	2212.61	2850.87	3372.11	3816.76	5059.23	2448.77	3176.38	3780.59	4303.96	5669.82	2512.59	3263.60	3882.71	4420.97	5825.13
94	2382.81	3070.00	3633.79	4110.35	5448.56	2618.97	3395.51	4042.27	4597.56	6059.16	2682.79	3482.74	4144.39	4714.57	6214.46
95	2570.04	3308.28	3916.75	4431.61	5876.19	2806.19	3633.79	4325.23	4918.81	6486.79	2870.01	3721.02	4427.35	5035.82	6642.09

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

Appendix B1

Union Security Insurance Company

6036-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	46.45	50.46	57.58	62.64	94.60	152.11	174.31	202.52	220.35	451.54	498.20	621.81	686.54	769.89	1143.11
30	51.65	53.09	61.10	66.16	117.06	159.29	182.21	205.17	223.50	467.62	505.33	628.81	696.37	779.65	1143.11
31	54.55	54.40	63.27	68.32	118.75	170.41	193.52	215.84	235.16	492.70	508.07	630.42	698.01	782.36	1143.11
32	57.33	56.63	66.51	71.04	126.06	171.01	193.52	226.64	246.21	500.57	509.72	633.12	700.75	783.99	1143.11
33	58.96	59.20	70.60	75.28	129.44	178.76	205.47	236.82	257.40	517.80	510.82	634.74	702.39	786.71	1143.11
34	61.63	63.24	75.07	80.26	135.61	179.39	216.23	245.33	267.99	539.16	512.48	635.67	704.08	788.34	1143.11
35	64.26	66.14	80.87	86.83	141.35	185.65	224.79	245.33	278.77	540.57	515.23	635.67	704.08	788.45	1143.11
36	66.85	71.66	85.32	92.49	147.11	197.60	230.12	246.15	285.60	560.09	515.91	635.67	704.08	788.45	1143.11
37	69.42	75.91	90.72	99.57	165.56	203.31	242.08	261.86	291.32	575.92	515.91	635.67	704.08	788.45	1143.11
38	73.50	78.51	97.58	105.42	165.56	203.31	247.99	267.25	297.27	594.96	515.91	635.67	704.08	788.45	1143.11
39	76.03	82.62	101.75	112.22	166.45	208.74	253.20	271.99	313.37	622.05	515.91	635.67	704.08	788.45	1143.11
40	75.49	87.36	100.67	112.69	167.52	210.11	260.14	272.60	314.09	636.84	520.81	647.26	702.57	778.38	1203.80
41	80.35	92.48	107.46	118.03	175.82	217.15	267.71	281.60	324.17	664.50	528.24	655.04	714.99	792.06	1203.80
42	80.35	96.72	113.70	124.43	197.09	220.65	274.45	290.63	344.28	694.06	535.72	661.22	727.52	804.80	1203.80
43	85.06	101.57	114.88	128.08	199.56	227.68	281.85	309.41	353.68	724.31	543.26	669.10	740.16	817.10	1203.80
44	90.85	102.68	121.43	135.72	203.53	241.78	296.19	325.80	371.01	760.10	546.26	672.38	752.64	831.14	1203.80
45	97.98	105.45	120.54	137.97	216.81	258.92	297.29	330.13	390.55	784.95	554.98	673.92	742.38	839.39	1274.61
46	99.25	106.56	128.17	142.01	219.08	260.10	314.59	349.04	400.91	837.03	562.66	681.86	754.96	845.02	1274.61
47	105.61	112.60	129.48	143.65	222.68	270.21	321.52	359.60	422.01	874.44	570.40	689.20	770.40	845.02	1274.61
48	110.97	116.52	135.63	152.00	244.65	277.34	328.41	378.69	443.23	924.01	575.15	689.20	771.29	845.02	1274.61
49	116.01	121.89	142.81	156.76	260.31	294.05	345.05	388.55	453.78	950.90	575.15	689.20	771.29	845.02	1274.61
50	119.56	122.72	147.05	155.84	262.18	290.55	348.31	417.67	469.44	954.54	579.89	681.09	780.35	840.63	1426.35
51	123.28	125.41	152.75	167.63	278.87	302.65	351.81	431.86	483.03	977.23	569.22	671.19	765.49	836.34	1456.70
52	125.92	131.37	156.53	171.14	305.95	310.60	367.21	429.40	497.16	1023.25	569.36	668.89	751.77	830.26	1497.16
53	129.79	139.68	162.39	182.03	347.73	332.09	386.61	443.67	503.30	1048.68	564.89	665.25	748.17	817.36	1517.40
54	135.36	147.43	174.79	186.90	378.24	329.63	391.55	463.35	516.58	1084.88	552.73	661.81	752.04	812.28	1557.86
55	137.72	154.96	184.38	199.26	403.09	352.90	412.55	484.06	529.11	1108.14	541.40	658.56	739.90	807.52	1588.21
56	150.97	163.87	191.81	211.96	441.22	370.69	421.99	485.76	551.17	1159.30	553.26	661.03	740.69	800.20	1663.72
57	154.94	171.85	206.54	219.11	458.28	368.14	439.23	501.83	557.36	1174.32	548.28	653.74	739.98	792.31	1658.39
58	158.26	182.02	221.16	238.62	466.77	367.08	444.74	519.40	581.41	1194.27	549.02	661.11	745.40	809.68	1660.69
59	167.78	191.89	233.46	246.73	497.95	388.24	462.62	522.65	580.04	1198.10	557.53	660.49	743.23	806.33	1660.87
60	171.57	203.00	247.15	265.55	521.73	391.95	468.95	535.79	594.86	1235.02	557.71	659.93	746.70	808.53	1677.22
61	183.80	219.58	261.74	282.67	561.07	397.99	491.72	551.04	613.03	1273.80	559.66	683.70	765.44	821.81	1682.41
62	193.41	233.98	274.91	301.80	624.75	399.58	517.65	576.36	623.59	1292.69	561.56	712.56	788.10	833.08	1685.33
63	213.06	255.76	297.85	324.14	651.02	414.03	536.18	592.82	649.03	1272.17	569.59	731.77	807.58	844.78	1686.29
64	226.46	269.87	310.75	347.46	730.22	424.14	543.43	622.47	658.31	1283.46	571.74	745.46	828.91	852.23	1691.99
65	245.45	289.42	328.96	371.49	768.02	448.22	568.56	635.91	682.40	1285.56	576.98	773.21	845.77	864.99	1694.10
66	268.38	319.34	360.18	408.32	804.22	482.82	631.34	694.48	738.38	1401.25	618.50	816.30	893.34	936.76	1794.78
67	298.12	352.93	399.25	445.30	850.98	523.76	691.37	770.30	810.55	1525.67	656.56	857.82	956.57	1012.03	1897.74
68	328.01	386.16	433.49	487.77	905.15	580.42	754.88	830.27	912.21	1654.02	696.35	896.13	1004.01	1092.74	2025.09
69	358.79	424.58	482.28	534.38	924.36	625.01	824.25	922.06	1002.17	1790.09	747.29	940.99	1072.91	1171.91	2121.76
70	389.19	464.80	528.89	589.71	961.94	681.03	916.42	986.34	1121.89	1942.13	794.69	995.03	1132.25	1269.35	2198.84
71	425.08	503.69	564.08	650.04	994.96	718.22	942.06	1075.19	1233.47	1974.92	816.58	1040.60	1214.50	1362.68	2208.50
72	470.23	551.29	615.21	720.22	1050.23	738.09	975.96	1127.95	1279.35	2012.65	836.84	1071.17	1264.21	1438.32	2230.94
73	518.55	606.77	675.61	802.16	1103.06	770.12	1007.27	1169.19	1326.71	2037.14	861.37	1102.68	1302.21	1477.24	2240.15
74	580.86	672.32	742.47	904.28	1170.54	790.62	1037.63	1203.68	1368.26	2061.34	877.80	1126.23	1329.53	1513.47	2262.10
75	604.68	755.20	820.60	1007.80	1246.08	812.17	1064.72	1239.01	1410.93	2073.38	892.03	1150.08	1357.57	1544.31	2279.80
76	626.36	797.19	935.48	1052.07	1440.54	829.73	1083.72	1274.42	1450.67	2092.14	902.50	1165.96	1382.88	1575.40	2297.28
77	661.71	846.79	996.37	1123.14	1526.98	862.00	1130.61	1336.10	1526.25	2150.52	932.23	1209.34	1440.05	1642.87	2335.05
78	706.61	908.49	1069.52	1208.92	1627.94	908.49	1191.99	1413.21	1617.50	2225.22	972.23	1266.60	1509.35	1728.06	2364.10
79	743.94	957.14	1129.51	1276.94	1706.22	943.53	1237.58	1474.26	1687.46	2246.28	1003.15	1308.69	1564.99	1789.53	2375.38
80	768.03	987.17	1170.13	1323.31	1753.07	963.76	1257.36	1506.28	1725.41	2259.42	1016.95	1329.70	1593.51	1823.28	2387.07
81	833.99	1072.27	1270.13	1438.20	1906.25	1033.97	1350.97	1619.04	1855.19	2427.49	1089.29	1423.31	1704.14	1953.06	2559.40
82	897.81	1155.24	1367.99	1548.83	2053.05	1104.18	1440.33	1725.41	1974.33	2587.06	1159.49	1514.79	1812.64	2076.45	2721.09
83	961.64	1240.34	1467.98	1661.59	2201.98	1170.13	1529.68	1829.66	2095.60	2746.62	1227.57	1606.27	1921.14	2199.85	2882.78
84	1033.97	1329.70	1574.36	1780.73	2361.54	1246.72	1623.29	1942.42	2219.00	2912.56	1304.17	1702.01	2033.90	2325.37	3050.85
85	1112.69	1431.82	1695.63	1916.89	2542.38	1327.57	1729.67	2065.81	2359.41	3099.79	1387.14	1808.39	2159.43	2467.91	3240.20
86	1199.92	1544.57	1827.53	2067.94	2740.24	1414.80	1842.43	2197.72	2510.47	3297.64	1474.37	1921.14	2291.33	2618.97	3438.06
87	1291.40	1661.59	1967.95	2225.38	2950.86	1506.28	1959.44	2338.14	2667.90	3508.27	1565.85	2038.16	2431.75	2776.40	3648.68
88	1389.27	1789.24	2116.88	2395.58	3176.38	1604.14	2087.09	2487.06	2838.10	3733.78	1663.71	2165.81	2580.67	2946.61	3874.20
89	1495.64	1925.40	2280.69	2578.55	3418.91	1710.52	2223.25	2650.88	3021.07	3976.32	1770.09	2301.97	2744.49	3129.57	4116.74
90	1612.65	2076.45	2457.28	2780.66	3686.98	1827.53	2374.30	2827.46	3223.18	4244.39	1887.10	2453.02	2921.08	3331.68	4384.80
91	1738.18	2238.14	2648.75	2997.67	3974.19	1953.06	2536.00	3018.94	3440.19	4531.60	2012.63	2614.71	3112.55	3548.69	4672.02
92	1872.21	2410.47	2852.99	3227.44	4278.43	2087.09	2708.32	3223.18	3669.96	4835.84	2146.66	2787.04	3316.79	3778.46	4976.25
93	2014.75	2593.44	3070.00	3472.10	4603.94	2229.63	2891.29	3440.19	3914.62	5161.35	2289.20	2970.01	3533.80	4023.13	5301.76
94	2170.06	2793.42	3306.15	3740.17	4959.23	2384.94	3091.28	3676.34	4182.69	5516.64	2444.51	3169.99	3769.95	4291.19	5657.06
95	2338.14	3012.56	3563.58	4031.64	5346.44	2553.02	3310.41	3933.77	4474.16	5903.85	2612.59	3389.13	4027.38	4582.66	6044.26

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

Appendix B1

Union Security Insurance Company

6036-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	40.87	45.57	52.78	57.94	85.84	136.10	159.78	184.44	202.86	408.54	449.36	573.23	631.62	706.49	1041.95
30	45.46	47.95	56.01	61.20	106.22	142.52	167.03	186.85	205.76	423.09	455.79	579.68	640.66	715.44	1041.95
31	48.00	49.14	58.00	63.20	107.76	152.48	177.39	196.57	216.50	445.78	458.26	581.17	642.17	717.93	1041.95
32	50.45	51.15	60.96	65.71	114.39	153.01	177.39	206.40	226.67	452.90	459.75	583.66	644.69	719.43	1041.95
33	51.89	53.48	64.72	69.63	117.45	159.94	188.35	215.68	236.97	468.48	460.74	585.15	646.20	721.92	1041.95
34	54.24	57.12	68.81	74.24	123.05	160.50	198.21	223.43	246.72	487.82	462.23	586.01	647.76	723.42	1041.95
35	56.55	59.74	74.13	80.32	128.26	166.11	206.06	223.43	256.65	489.09	464.72	586.01	647.76	723.52	1041.95
36	58.83	64.73	78.21	85.56	133.48	176.80	210.95	224.17	262.93	506.74	465.33	586.01	647.76	723.52	1041.95
37	61.09	68.56	83.16	92.11	150.23	181.91	221.91	238.48	268.20	521.07	465.33	586.01	647.76	723.52	1041.95
38	64.68	70.91	89.45	97.51	150.23	181.91	227.32	243.39	273.68	538.30	465.33	586.01	647.76	723.52	1041.95
39	66.91	74.62	93.27	103.80	151.04	186.76	232.10	247.71	288.50	562.81	465.33	586.01	647.76	723.52	1041.95
40	69.68	79.42	92.73	104.64	152.83	194.35	239.73	249.50	290.29	579.60	472.59	590.98	641.09	725.90	1112.76
41	74.17	84.08	98.98	109.60	160.39	200.87	246.72	257.74	299.61	604.77	479.33	598.08	652.43	738.67	1112.76
42	74.17	87.93	104.72	115.54	179.80	204.10	252.93	266.00	318.20	631.67	486.12	603.72	663.86	750.54	1112.76
43	78.52	92.33	105.81	118.93	182.06	210.61	259.74	283.19	326.89	659.21	492.96	610.92	675.40	762.01	1112.76
44	83.86	93.35	111.85	126.03	185.68	223.65	272.96	298.19	342.90	691.77	495.68	613.91	686.78	775.10	1112.76
45	87.48	96.41	111.50	125.71	198.74	228.81	269.76	308.83	357.55	718.14	506.30	618.53	689.35	768.71	1173.45
46	88.62	97.43	118.56	129.39	200.82	229.86	285.46	326.52	367.03	765.80	513.31	625.81	701.04	773.86	1173.45
47	94.29	102.95	119.77	130.88	204.12	238.79	291.75	336.40	386.35	800.02	520.37	632.55	715.38	773.86	1173.45
48	99.08	106.53	125.46	138.49	224.26	245.09	298.00	354.26	405.77	845.37	524.70	632.55	716.20	773.86	1173.45
49	103.58	111.44	132.10	142.82	238.61	259.86	313.10	363.48	415.44	869.97	524.70	632.55	716.20	773.86	1173.45
50	107.99	113.28	133.98	143.37	242.61	265.82	319.29	381.87	433.33	881.12	525.52	630.64	713.94	769.25	1315.08
51	111.72	116.00	142.79	154.73	258.66	271.76	323.44	401.87	447.25	904.17	516.68	622.08	709.68	774.39	1345.43
52	114.48	121.76	143.49	155.29	280.45	285.75	343.89	394.58	455.73	941.02	517.60	621.11	690.40	762.95	1375.77
53	118.34	126.69	149.14	168.79	319.54	300.16	351.46	408.64	468.19	966.61	515.05	611.10	688.32	759.49	1406.12
54	123.76	137.37	161.08	173.78	343.86	304.76	362.76	428.16	481.75	993.72	504.66	616.69	693.63	749.26	1426.35
55	126.24	141.48	166.98	182.38	372.48	320.82	377.19	442.74	488.85	1026.39	494.99	607.34	676.48	739.66	1466.82
56	135.48	153.63	178.11	195.14	404.45	333.00	393.47	451.87	506.17	1061.20	500.92	611.81	686.82	742.12	1532.64
57	139.82	158.63	189.33	202.76	422.64	332.52	405.87	458.19	514.48	1080.72	498.43	607.52	676.19	737.46	1533.77
58	143.87	165.76	200.74	219.01	428.28	333.71	402.89	472.18	534.69	1097.44	495.46	604.45	678.74	745.60	1533.65
59	150.31	175.90	213.45	227.75	459.65	349.96	426.64	478.27	531.70	1107.11	506.26	606.94	686.06	740.51	1532.45
60	154.75	187.14	227.37	243.42	479.80	350.69	434.76	493.12	548.39	1133.31	503.15	609.17	687.18	741.15	1539.48
61	167.09	203.67	242.11	260.68	514.32	359.16	453.89	510.05	564.17	1168.82	508.27	634.48	708.17	757.45	1544.76
62	176.74	215.01	252.27	276.65	575.94	367.06	475.68	531.68	572.69	1186.62	512.96	654.07	722.42	767.18	1555.69
63	195.88	236.34	274.94	298.72	603.15	382.53	495.63	545.91	599.42	1174.31	518.27	680.23	744.33	781.87	1557.62
64	206.18	250.59	285.38	321.96	675.21	385.97	504.92	572.33	611.29	1185.61	523.29	691.16	763.71	792.57	1564.77
65	225.00	267.16	304.13	346.31	705.23	406.33	526.76	588.21	637.16	1184.21	526.61	711.16	783.45	808.40	1563.33
66	244.29	293.54	331.99	379.61	743.44	436.64	584.09	642.30	685.36	1293.05	558.95	754.96	827.33	871.31	1659.44
67	273.27	326.29	367.05	410.06	782.35	480.82	638.53	707.84	744.94	1404.50	596.87	796.88	881.29	933.54	1751.31
68	299.17	359.29	401.14	452.23	833.46	527.25	700.96	767.37	843.59	1526.36	636.79	836.39	929.80	1009.32	1867.06
69	326.50	391.15	443.18	495.75	853.58	572.20	761.20	849.49	928.54	1657.50	678.94	869.64	986.73	1088.80	1962.49
70	350.96	428.79	487.22	545.32	888.25	612.06	844.19	911.74	1035.27	1795.65	719.64	921.80	1044.83	1175.17	2032.18
71	384.60	468.84	521.63	600.27	920.07	648.85	879.25	994.35	1139.84	1831.38	738.62	967.15	1125.74	1263.07	2042.37
72	430.21	511.25	568.11	665.06	969.96	677.53	906.25	1040.89	1184.72	1859.56	760.76	995.47	1169.58	1328.56	2062.06
73	469.94	564.72	624.08	741.62	1021.81	696.61	939.41	1078.17	1228.70	1890.17	780.50	1025.66	1204.19	1368.72	2078.99
74	529.23	625.14	689.43	837.74	1082.75	719.62	965.39	1116.55	1268.22	1910.42	800.06	1048.78	1235.95	1403.75	2097.65
75	551.33	702.72	760.82	933.70	1155.31	741.03	989.53	1147.12	1307.18	1924.34	814.72	1070.05	1259.76	1434.64	2113.87
76	572.13	742.96	864.98	976.15	1334.66	756.52	1012.39	1179.52	1347.63	1940.58	823.67	1087.32	1282.55	1464.23	2129.11
77	605.94	788.48	922.85	1042.01	1415.69	791.01	1053.87	1239.76	1417.23	1995.55	853.48	1128.21	1333.57	1526.25	2167.87
78	646.52	843.60	992.61	1119.99	1508.52	831.58	1109.79	1312.27	1499.73	2063.93	890.40	1180.08	1403.60	1603.08	2193.62
79	678.16	889.09	1047.86	1183.95	1582.88	861.88	1151.13	1367.66	1564.99	2087.15	914.63	1217.97	1451.58	1662.52	2207.68
80	699.95	919.09	1082.90	1225.45	1625.42	878.66	1172.26	1397.78	1599.89	2095.60	927.60	1238.21	1476.49	1691.37	2214.74
81	759.52	999.93	1176.51	1331.82	1765.84	944.62	1261.62	1499.90	1719.03	2250.91	993.55	1329.70	1580.74	1812.64	2372.18
82	819.09	1076.52	1268.00	1433.94	1902.00	1008.44	1342.46	1599.89	1831.79	2399.83	1059.50	1412.67	1682.86	1925.40	2523.23
83	878.66	1153.11	1359.48	1538.19	2040.28	1070.14	1425.43	1697.76	1942.42	2546.63	1123.33	1495.64	1780.73	2038.16	2674.28
84	942.49	1238.21	1459.47	1650.95	2189.21	1136.09	1512.66	1802.00	2059.43	2701.94	1191.41	1587.12	1887.10	2157.30	2831.72
85	1014.82	1333.95	1570.10	1776.47	2355.16	1210.55	1612.65	1914.76	2189.21	2872.14	1265.87	1684.99	2001.99	2289.20	3004.05
86	1093.54	1436.07	1693.50	1914.76	2540.25	1289.27	1714.78	2038.16	2327.50	3057.24	1344.59	1787.11	2125.39	2427.49	3189.14
87	1176.51	1546.70	1823.28	2061.56	2733.85	1372.25	1825.41	2167.94	2474.30	3250.84	1427.56	1897.74	2255.16	2574.29	3382.75
88	1268.00	1665.84	1961.57	2219.00	2942.35	1463.73	1944.55	2306.22	2631.73	3459.34	1519.04	2016.88	2393.45	2731.73	3591.24
89	1363.74	1793.49	2112.62	2389.20	3167.87	1559.47	2072.20	2457.28	2801.93	3684.85	1614.78	2144.53	2544.51	2901.93	3816.76
90	1472.24	1933.91	2278.57	2576.42	3416.79	1667.97	2212.61	2623.22	2989.16	3933.77	1723.29	2284.95	2710.45	3089.15	4065.68
91	1585.00	2082.83	2455.15	2778.53	3682.72	1780.73	2361.54	2799.81	3191.27	4199.71	1836.04	2433.87	2887.03	3291.26	4331.62
92	1706.27	2242.40	2642.37	2989.16	3963.56	1902.00	2521.10	2987.03	3401.89	4480.54	1957.31	2593.44	3074.26	3501.89	4612.45
93	1838.17	2414.73	2844.48	3218.93	4265.66	2033.90	2693.43	3189.14	3631.66	4782.65	2089.22	2765.77	3276.37	3731.66	4914.55
94	1978.59	2599.82	3063.62	3465.72	4593.30	2174.32	2878.52	3408.28	3878.46	5110.29	2229.63	2950.86	3495.50	3978.45	5242.19
95	2133.90	2804.06	3301.90	3735.91	4952.85	2329.63	3082.77	3646.56	4148.65	5469.84	2384.94	3155.10	3733.78	4248.64	5601.74

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

Appendix B1

Union Security Insurance Company

6036-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	48.31	52.08	59.18	65.77	98.11	160.12	181.57	209.75	230.84	467.67	517.74	650.96	714.00	806.12	1193.69
30	53.72	54.80	62.80	69.46	121.40	167.67	189.80	212.49	234.15	484.32	525.15	658.28	724.22	816.34	1193.69
31	56.73	56.16	65.03	71.74	123.15	179.38	201.58	223.55	246.36	510.30	528.00	659.98	725.93	819.18	1193.69
32	59.63	58.46	68.35	74.59	130.73	180.01	201.58	234.73	257.93	518.45	529.71	662.80	728.78	820.89	1193.69
33	61.32	61.11	72.56	79.04	134.23	188.17	214.03	245.28	269.66	536.29	530.86	664.50	730.49	823.73	1193.69
34	64.10	65.28	77.16	84.27	140.63	188.83	225.24	254.10	280.75	558.42	532.57	665.47	732.24	825.44	1193.69
35	66.83	68.27	83.12	91.17	146.59	195.42	234.16	254.10	292.05	559.88	535.44	665.47	732.24	825.55	1193.69
36	69.52	73.98	87.68	97.12	152.55	208.00	239.71	254.94	299.20	580.09	536.15	665.47	732.24	825.55	1193.69
37	72.20	78.36	93.24	104.55	171.70	214.01	252.17	271.22	305.19	596.49	536.15	665.47	732.24	825.55	1193.69
38	76.44	81.04	100.29	110.69	171.70	214.01	258.32	276.80	311.43	616.21	536.15	665.47	732.24	825.55	1193.69
39	79.08	85.28	104.58	117.83	172.61	219.72	263.75	281.71	328.29	644.27	536.15	665.47	732.24	825.55	1193.69
40	78.39	92.65	105.97	118.05	176.34	215.36	275.44	286.47	333.12	665.46	540.10	675.40	728.91	813.36	1264.50
41	83.45	98.09	113.12	123.65	185.07	222.58	283.46	295.92	343.82	694.36	547.80	683.52	741.80	827.66	1264.50
42	83.45	102.59	119.68	130.35	207.46	226.17	290.60	305.41	365.14	725.25	555.56	689.97	754.80	840.97	1264.50
43	88.34	107.72	120.93	134.18	210.07	233.38	298.42	325.14	375.12	756.87	563.38	698.19	767.92	853.82	1264.50
44	94.35	108.90	127.82	142.18	214.25	247.82	313.61	342.37	393.50	794.26	566.49	701.61	780.86	868.49	1264.50
45	101.48	111.47	129.59	147.17	227.65	264.94	313.80	356.75	412.56	818.35	584.19	701.61	786.56	892.41	1345.43
46	102.80	112.65	137.78	151.48	230.03	266.15	332.06	377.19	423.50	872.65	592.28	709.88	799.90	898.39	1345.43
47	109.38	119.03	139.19	153.23	233.81	276.50	339.39	388.60	445.79	911.65	600.42	717.52	816.26	898.39	1345.43
48	114.93	123.18	145.80	162.14	256.88	283.79	346.66	409.23	468.20	963.33	605.42	717.52	817.20	898.39	1345.43
49	120.16	128.85	153.52	167.21	273.32	300.89	364.22	419.88	479.35	991.37	605.42	717.52	817.20	898.39	1345.43
50	123.42	129.01	153.59	165.19	277.83	302.91	365.73	435.57	499.53	1009.61	598.01	714.72	821.86	888.21	1497.16
51	127.13	131.68	159.40	174.07	295.04	315.00	368.83	449.85	506.89	1041.16	595.49	703.93	797.39	882.80	1527.51
52	133.55	137.78	163.05	177.48	322.95	329.24	390.52	452.61	514.92	1078.07	603.87	700.74	790.12	867.66	1567.98
53	137.42	146.18	172.34	191.96	366.53	351.25	404.18	472.86	532.57	1103.39	598.12	703.93	793.06	860.76	1598.32
54	143.09	157.48	185.07	196.74	397.89	354.51	414.58	492.67	545.60	1139.58	584.77	699.42	788.55	854.30	1648.90
55	145.37	161.70	191.34	209.39	423.50	372.15	436.13	507.67	557.87	1171.72	580.07	695.15	775.14	841.45	1669.14
56	158.71	174.11	202.09	222.06	462.23	383.26	444.80	508.35	579.29	1212.81	583.17	696.19	774.35	845.37	1744.38
57	162.50	178.46	216.87	232.19	478.65	385.96	455.91	529.10	584.15	1225.38	576.76	680.16	778.25	834.97	1744.67
58	169.05	191.77	231.36	251.70	490.83	389.33	465.67	545.63	612.56	1258.83	582.50	692.60	775.70	850.45	1751.44
59	174.77	201.49	243.46	259.38	526.68	410.11	483.18	542.37	604.21	1266.35	589.57	696.19	777.53	844.73	1746.48
60	178.30	212.52	257.03	278.19	549.68	407.42	493.38	559.50	622.75	1293.14	581.95	693.78	779.16	849.99	1758.25
61	190.49	229.13	274.83	295.23	589.12	412.55	515.36	578.36	639.68	1336.79	582.51	721.99	801.89	861.41	1766.53
62	203.42	243.47	287.85	314.38	654.03	422.81	540.97	607.63	653.29	1352.35	588.56	744.47	823.46	870.73	1764.55
63	223.37	265.48	310.94	340.03	684.53	436.53	558.71	618.41	682.10	1339.44	595.24	762.69	846.50	885.22	1767.56
64	239.98	282.72	326.60	366.58	770.24	445.35	569.11	655.89	693.58	1352.52	605.66	784.96	866.16	899.10	1781.04
65	259.09	305.32	344.47	390.38	806.66	469.17	602.01	667.70	716.33	1349.57	609.03	811.39	885.83	909.45	1783.26
66	282.14	335.47	378.98	430.65	841.63	503.81	665.70	730.61	780.03	1466.17	650.58	858.76	941.75	985.85	1877.16
67	312.31	369.58	418.56	467.72	892.16	549.51	722.20	807.77	849.15	1602.78	688.70	900.01	1005.29	1061.60	1991.46
68	346.03	409.66	456.14	513.61	949.96	615.86	799.81	872.20	956.61	1737.27	733.00	946.68	1056.39	1146.96	2124.59
69	376.73	444.64	508.35	560.13	970.17	655.82	869.30	969.01	1051.25	1878.49	783.74	985.59	1128.92	1230.09	2229.84
70	406.56	487.71	554.53	618.24	1008.49	711.20	961.57	1036.07	1175.51	2039.78	830.01	1046.72	1186.37	1330.77	2300.99
71	445.33	529.03	591.38	681.14	1041.32	750.87	992.30	1127.74	1294.54	2073.91	857.62	1093.65	1275.03	1430.41	2315.99
72	496.90	579.01	644.64	757.00	1100.40	779.72	1026.31	1180.94	1347.48	2107.21	878.68	1127.95	1324.77	1510.24	2337.60
73	541.24	639.81	707.10	841.51	1159.31	805.13	1060.85	1221.70	1393.22	2143.28	900.04	1158.69	1361.72	1550.75	2352.96
74	613.13	707.70	781.54	949.64	1226.14	832.57	1090.17	1264.99	1436.02	2160.73	923.14	1187.54	1397.30	1587.69	2371.74
75	631.36	790.19	861.36	1055.23	1309.35	847.74	1112.85	1301.25	1479.10	2179.37	933.66	1203.44	1425.75	1618.42	2395.95
76	656.19	837.86	978.86	1103.59	1510.20	867.69	1138.59	1334.07	1521.17	2193.18	946.00	1225.61	1447.96	1651.32	2408.39
77	697.21	889.89	1044.54	1178.91	1602.03	907.64	1189.44	1399.48	1602.31	2256.55	980.49	1270.18	1508.50	1724.00	2450.16
78	742.66	951.75	1124.80	1269.01	1708.36	954.16	1250.02	1485.31	1699.22	2333.58	1022.76	1329.09	1588.66	1814.58	2481.93
79	780.23	1002.50	1186.22	1342.71	1793.02	991.16	1296.73	1546.84	1773.65	2361.60	1050.81	1372.20	1642.10	1882.52	2497.14
80	804.20	1036.10	1227.57	1389.27	1840.30	1008.44	1319.06	1582.87	1812.64	2372.18	1065.88	1393.52	1670.10	1914.76	2506.21
81	874.41	1127.58	1331.82	1508.41	1999.86	1085.03	1421.18	1697.76	1946.67	2548.76	1142.47	1495.64	1787.11	2048.79	2682.79
82	942.49	1212.68	1436.07	1625.42	2153.04	1157.37	1510.53	1810.51	2072.20	2714.71	1216.94	1591.38	1902.00	2178.57	2852.99
83	1010.57	1302.04	1540.32	1742.43	2310.48	1231.83	1606.27	1921.14	2197.72	2882.78	1291.40	1684.99	2016.88	2306.22	3025.32
84	1085.03	1395.65	1653.08	1870.08	2478.55	1308.42	1704.14	2038.16	2331.75	3057.24	1367.99	1787.11	2136.02	2442.38	3201.91
85	1168.00	1502.02	1778.60	2012.63	2670.03	1391.39	1812.64	2167.94	2476.42	3255.09	1455.22	1895.61	2267.93	2591.31	3401.89
86	1259.49	1621.16	1916.89	2170.06	2876.40	1482.88	1931.78	2306.22	2633.86	3461.46	1546.70	2014.75	2406.22	2748.75	3608.26
87	1355.23	1742.43	2065.81	2333.88	3095.53	1578.61	2053.05	2455.15	2797.68	3680.60	1642.44	2136.02	2555.14	2912.56	3827.40
88	1457.35	1876.47	2223.25	2514.72	3333.81	1680.74	2187.08	2612.59	2978.52	3918.88	1744.56	2270.06	2712.58	3093.40	4065.68
89	1570.10	2021.14	2393.45	2706.20	3589.11	1793.49	2331.75	2782.79	3169.99	4174.18	1857.32	2414.73	2882.78	3284.88	4320.98
90	1693.50	2178.57	2580.67	2918.95	3869.95	1916.89	2489.19	2970.01	3382.75	4455.01	1980.71	2572.16	3070.00	3497.63	4601.81
91	1825.41	2348.77	2780.66	3146.59	4169.93	2048.79	2659.39	3169.99	3610.39	4754.99	2112.62	2742.36	3269.99	3725.27	4901.79
92	1963.69	2527.49	2993.41	3384.87	4491.18	2187.08	2838.10	3382.75	3848.67	5076.25	2250.91	2921.08	3482.74	3963.56	5223.04
93	2114.75	2721.09	3221.05	3644.43	4831.58	2338.14	3031.71	3610.39	4108.23	5416.65	2401.96	3114.68	3710.38	4223.11	5563.45
94	2276.44	2931.71	3469.97	3925.26	5203.90	2499.83	3242.33	3859.31	4389.06	5788.96	2563.65	3325.30	3959.30	4503.94	5935.76
95	2453.02	3161.48	3742.29	4231.62	5612.38	2676.41	3472.10	4131.63	4695.42	6197.44	2740.24	3555.07	4231.62	4810.31	6344.24

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

Appendix B1

Union Security Insurance Company

6036-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	42.73	47.20	52.78	57.94	87.60	140.10	163.42	188.06	202.86	419.29	468.90	582.95	640.77	715.55	1062.18
30	47.52	49.66	56.01	61.20	108.39	146.71	170.82	190.51	205.76	434.22	475.60	589.51	649.95	724.62	1062.18
31	50.18	50.89	58.00	63.20	109.96	156.96	181.42	200.42	216.50	457.51	478.19	591.02	651.48	727.14	1062.18
32	52.75	52.98	60.96	65.71	116.72	157.51	181.42	210.45	226.67	464.82	479.74	593.55	654.03	728.65	1062.18
33	54.25	55.39	64.72	69.63	119.85	164.65	192.63	219.90	236.97	480.81	480.78	595.07	655.57	731.18	1062.18
34	56.70	59.16	68.81	74.24	125.56	165.22	202.72	227.81	246.72	500.65	482.33	595.95	657.14	732.69	1062.18
35	59.12	61.87	74.13	80.32	130.88	170.99	210.74	227.81	256.65	501.96	484.92	595.95	657.14	732.79	1062.18
36	61.50	67.04	78.21	85.56	136.21	182.00	215.74	228.57	262.93	520.08	485.57	595.95	657.14	732.79	1062.18
37	63.87	71.01	83.16	92.11	153.30	187.26	226.95	243.16	268.20	534.79	485.57	595.95	657.14	732.79	1062.18
38	67.62	73.45	89.45	97.51	153.30	187.26	232.49	248.16	273.68	552.47	485.57	595.95	657.14	732.79	1062.18
39	69.95	77.29	93.27	103.80	154.12	192.26	237.37	252.57	288.50	577.62	485.57	595.95	657.14	732.79	1062.18
40	72.58	82.06	95.37	107.32	158.71	199.61	244.83	258.74	299.81	601.06	491.88	600.36	658.66	734.65	1143.11
41	77.26	86.88	101.80	112.41	166.56	206.29	251.97	267.29	309.43	627.16	498.89	607.57	670.30	747.56	1143.11
42	77.26	90.86	107.72	118.50	186.71	209.62	258.31	275.85	328.63	655.06	505.96	613.31	682.05	759.58	1143.11
43	81.79	95.41	108.84	121.98	189.06	216.30	265.27	293.68	337.60	683.62	513.08	620.61	693.90	771.19	1143.11
44	87.36	96.46	115.04	129.26	192.82	229.69	278.77	309.23	354.15	717.40	515.91	623.66	705.60	784.44	1143.11
45	90.98	96.41	111.50	128.78	202.35	240.86	275.27	308.83	363.05	726.49	516.04	618.53	689.35	786.38	1193.69
46	92.16	97.43	118.56	132.54	204.48	241.96	291.28	326.52	372.68	774.70	523.18	625.81	701.04	791.65	1193.69
47	98.06	102.95	119.77	134.08	207.84	251.36	297.71	336.40	392.29	809.32	530.37	632.55	715.38	791.65	1193.69
48	103.04	106.53	125.46	141.87	228.34	257.99	304.09	354.26	412.01	855.20	534.79	632.55	716.20	791.65	1193.69
49	107.73	111.44	132.10	146.31	242.95	273.54	319.49	363.48	421.83	880.09	534.79	632.55	716.20	791.65	1193.69
50	111.85	113.28	137.25	146.49	246.53	272.00	325.09	387.84	439.35	899.47	543.64	630.64	730.54	785.11	1335.31
51	115.57	116.00	142.79	154.73	262.70	284.12	323.44	401.87	447.25	922.43	534.19	630.26	717.65	782.13	1365.66
52	118.29	124.97	146.75	158.46	284.70	291.97	349.72	406.18	461.65	950.16	534.86	629.08	705.74	777.91	1396.00
53	118.34	129.94	152.45	172.10	328.94	306.54	357.32	420.32	474.04	984.85	515.05	626.57	703.28	766.73	1426.35
54	127.62	140.73	164.51	177.06	348.77	310.97	368.51	434.02	487.56	1002.83	512.67	624.21	700.93	763.26	1446.58
55	130.06	144.85	170.46	185.75	377.58	333.65	388.98	448.64	494.60	1044.55	510.46	621.97	683.53	746.44	1487.05
56	139.36	153.63	181.54	198.50	409.70	345.56	393.47	457.52	511.80	1079.04	515.88	618.84	693.55	748.57	1552.81
57	143.60	158.63	192.77	206.03	427.73	344.39	411.43	469.10	519.84	1097.74	512.67	607.52	688.95	749.65	1552.95
58	151.07	169.01	204.14	222.28	437.90	344.84	408.12	477.42	545.07	1121.65	515.54	617.04	690.86	751.43	1560.87
59	153.80	179.10	216.78	230.91	469.22	360.90	431.78	488.13	541.37	1122.27	519.08	618.84	691.77	751.48	1558.13
60	158.11	190.31	230.67	246.58	489.12	361.00	439.64	502.60	553.04	1155.11	515.27	620.45	698.00	751.52	1563.79
61	170.44	206.85	245.38	263.83	523.67	368.87	458.62	514.60	568.61	1189.81	525.40	645.42	713.37	767.35	1575.35
62	180.08	218.17	258.74	279.79	580.82	371.70	485.00	545.08	581.17	1199.88	523.76	664.70	737.58	776.60	1570.09
63	199.31	236.34	278.21	301.89	612.73	387.03	495.63	554.44	607.69	1192.66	528.54	685.39	758.93	790.86	1577.94
64	212.94	253.81	288.55	325.14	685.21	398.69	509.20	580.69	615.21	1202.88	537.83	701.03	773.03	796.83	1577.49
65	231.82	270.34	307.23	349.46	714.89	418.90	530.94	596.16	640.93	1200.21	540.34	720.71	787.90	808.40	1575.22
66	251.17	299.99	335.13	382.80	752.79	449.23	592.68	646.31	692.94	1314.69	577.27	769.11	831.73	875.40	1677.09
67	280.37	329.62	373.49	416.47	791.50	493.70	647.33	720.33	756.52	1421.03	615.24	801.57	894.57	945.94	1768.88
68	306.38	362.65	407.61	455.46	846.90	540.54	705.45	779.95	851.66	1548.56	650.53	840.98	942.90	1017.66	1890.47
69	337.27	394.49	452.96	502.19	861.91	589.80	770.21	866.56	940.81	1668.55	701.72	878.56	1003.96	1101.26	1979.55
70	364.86	432.07	496.83	548.49	896.00	637.93	853.22	928.32	1043.52	1811.93	741.71	926.11	1061.49	1183.36	2048.31
71	394.72	472.01	524.66	609.60	927.20	665.17	883.44	1002.44	1156.13	1841.28	759.14	975.31	1133.81	1275.02	2061.92
72	440.21	514.33	576.94	671.19	980.00	692.67	910.12	1052.25	1196.08	1877.57	779.78	999.26	1180.94	1339.91	2079.84
73	482.90	567.72	629.80	747.67	1031.19	717.61	942.98	1088.67	1235.70	1906.50	801.60	1029.16	1214.69	1379.22	2095.10
74	542.14	628.08	695.02	846.82	1091.53	738.99	968.67	1123.00	1277.90	1925.14	819.49	1052.01	1245.63	1413.43	2112.27
75	563.18	702.72	766.25	939.63	1163.56	755.85	989.53	1156.01	1316.07	1937.59	832.56	1073.02	1265.68	1440.57	2127.15
76	585.69	745.67	873.11	981.57	1345.81	775.50	1012.39	1187.65	1353.05	1952.46	842.70	1092.75	1293.40	1469.65	2144.12
77	618.61	791.01	930.45	1049.61	1426.04	806.22	1056.43	1247.37	1424.84	2009.15	871.27	1128.21	1343.71	1533.86	2181.58
78	660.94	848.41	999.82	1129.61	1520.71	848.41	1114.62	1319.48	1511.75	2079.05	909.66	1182.48	1413.21	1612.69	2208.67
79	694.04	893.63	1056.93	1193.02	1594.30	880.02	1155.68	1379.00	1576.33	2100.99	935.06	1222.50	1462.92	1673.86	2221.47
80	716.97	923.34	1091.41	1236.08	1638.18	899.94	1174.39	1406.29	1612.65	2110.49	951.00	1242.47	1485.00	1704.14	2229.63
81	778.67	1002.06	1187.15	1344.59	1778.60	965.89	1261.62	1512.66	1733.92	2267.93	1016.95	1329.70	1593.51	1825.41	2387.07
82	838.24	1078.65	1278.64	1446.71	1916.89	1029.72	1344.59	1610.53	1844.55	2416.85	1082.90	1414.80	1695.63	1940.29	2540.25
83	897.81	1157.37	1370.12	1550.96	2055.18	1093.54	1429.69	1708.39	1955.18	2563.65	1146.73	1499.90	1793.49	2050.92	2689.18
84	965.89	1242.47	1470.11	1663.71	2206.23	1165.88	1516.92	1814.77	2074.32	2721.09	1219.06	1589.25	1897.74	2172.19	2850.87
85	1040.35	1338.21	1585.00	1791.37	2374.30	1240.34	1614.78	1931.78	2206.23	2893.42	1295.66	1689.25	2019.01	2304.10	3025.32
86	1119.07	1440.33	1706.27	1931.78	2561.53	1319.06	1716.90	2053.05	2346.65	3080.64	1374.37	1791.37	2140.28	2444.51	3212.54
87	1206.30	1550.96	1838.17	2078.58	2755.13	1406.29	1827.53	2184.96	2493.44	3274.24	1461.60	1902.00	2272.18	2591.31	3406.15
88	1295.66	1670.10	1976.46	2236.02	2965.75	1495.64	1946.67	2323.24	2650.88	3484.87	1550.96	2021.14	2410.47	2748.75	3616.77
89	1397.78	1799.88	2129.64	2408.34	3193.40	1597.76	2076.45	2476.42	2823.21	3712.51	1653.08	2150.92	2563.65	2921.08	3844.42
90	1506.28	1940.29	2297.71	2597.69	3444.44	1706.27	2216.87	2644.50	3012.56	3963.56	1761.58	2291.33	2731.73	3110.42	4095.46
91	1623.29	2091.35	2476.42	2799.81	3712.51	1823.28	2367.92	2823.21	3214.67	4231.62	1878.59	2442.38	2910.44	3312.54	4363.53
92	1748.82	2250.91	2663.65	3014.69	3997.60	1948.80	2527.49	3010.43	3429.55	4516.71	2004.12	2601.95	3097.66	3527.42	4648.62
93	1880.72	2423.24	2865.76	3244.46	4299.70	2080.71	2699.81	3212.54	3659.32	4818.82	2136.02	2774.28	3299.77	3757.19	4950.72
94	2025.39	2610.46	3089.15	3493.38	4631.60	2225.38	2887.03	3435.93	3908.24	5150.71	2280.69	2961.50	3523.16	4006.11	5282.61
95	2184.96	2812.57	3329.56	3767.83	4995.40	2384.94	3089.15	3676.34	4182.69	5514.51	2440.26	3163.61	3763.57	4280.56	5646.42

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

Appendix B1

Union Security Insurance Company

6036-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	39.02	42.32	49.59	53.24	80.59	128.09	145.26	173.59	188.87	387.04	420.05	524.65	585.85	652.15	971.13
30	43.39	44.52	52.62	56.23	99.72	134.14	151.84	175.86	191.57	400.82	426.06	530.56	594.24	660.41	971.13
31	45.82	45.63	54.49	58.08	101.16	143.51	161.27	185.01	201.57	422.32	428.38	531.92	595.64	662.71	971.13
32	48.16	47.50	57.27	60.38	107.38	144.01	161.27	194.26	211.04	429.06	429.77	534.20	597.97	664.09	971.13
33	49.53	49.66	60.79	63.98	110.26	150.54	171.23	202.99	220.63	443.83	430.70	535.56	599.38	666.39	971.13
34	51.77	53.04	64.64	68.22	115.52	151.06	180.19	210.29	229.70	462.14	432.09	536.35	600.82	667.77	971.13
35	53.98	55.47	69.64	73.81	120.41	156.34	187.33	210.29	238.95	463.35	434.41	536.35	600.82	667.86	971.13
36	56.15	60.11	73.47	78.62	125.31	166.40	191.77	210.98	244.80	480.07	434.99	536.35	600.82	667.86	971.13
37	58.31	63.67	78.12	84.64	141.04	171.21	201.73	224.45	249.70	493.65	434.99	536.35	600.82	667.86	971.13
38	61.74	65.85	84.03	89.60	141.04	171.21	206.66	229.07	254.81	509.97	434.99	536.35	600.82	667.86	971.13
39	63.87	69.29	87.62	95.38	141.79	175.78	211.00	233.14	268.60	533.19	434.99	536.35	600.82	667.86	971.13
40	63.87	74.12	84.78	96.59	141.07	178.60	219.33	231.02	266.50	536.66	443.66	553.46	597.18	664.68	1021.71
41	67.99	78.47	90.49	101.17	148.06	184.58	225.72	238.65	275.05	559.97	449.98	560.10	607.74	676.37	1021.71
42	67.99	82.07	95.75	106.65	165.97	187.55	231.40	246.30	292.12	584.88	456.35	565.39	618.39	687.24	1021.71
43	71.98	86.18	96.75	109.78	168.05	193.53	237.63	262.21	300.09	610.38	462.78	572.13	629.14	697.75	1021.71
44	76.88	87.12	102.26	116.33	171.40	205.51	249.73	276.10	314.80	640.53	465.33	574.93	639.74	709.73	1021.71
45	83.98	90.38	102.46	116.51	184.28	222.79	253.25	282.21	330.05	668.04	477.09	572.37	627.48	715.69	1082.41
46	85.07	91.34	108.94	119.92	186.22	223.81	267.98	298.37	338.80	712.37	483.69	579.11	638.13	720.49	1082.41
47	90.52	96.51	110.06	121.31	189.28	232.51	273.89	307.40	356.63	744.20	490.35	585.35	651.17	720.49	1082.41
48	95.12	99.87	115.28	128.36	207.95	238.64	279.76	323.72	374.56	786.39	494.43	585.35	651.93	720.49	1082.41
49	99.44	104.48	121.39	132.37	221.26	253.02	293.93	332.14	383.48	809.28	494.43	585.35	651.93	720.49	1082.41
50	100.28	103.84	124.18	134.02	223.05	247.28	296.07	352.04	403.24	807.69	489.28	580.19	664.13	721.67	1213.92
51	104.02	106.60	129.51	141.84	238.45	253.23	300.74	365.88	411.47	831.10	481.65	572.97	653.86	712.43	1244.27
52	106.84	112.15	133.70	145.78	259.21	260.91	314.75	365.57	426.14	867.93	483.10	573.34	644.37	703.11	1274.61
53	110.70	120.19	139.20	155.55	296.04	281.00	333.89	379.45	427.22	893.66	481.82	572.43	635.94	694.39	1294.85
54	116.02	123.97	147.37	157.39	319.30	279.88	328.21	392.96	435.32	920.78	472.62	556.53	635.22	686.24	1315.08
55	118.59	131.38	156.55	168.87	341.86	301.57	347.72	413.22	448.59	944.64	464.06	556.12	627.16	685.37	1345.43
56	127.74	139.97	164.41	181.68	372.94	314.15	359.26	417.98	472.43	980.95	471.02	562.58	632.95	684.04	1411.64
57	132.26	145.41	175.56	186.41	392.09	314.70	372.51	425.46	471.61	1004.13	469.95	554.69	631.53	676.51	1418.74
58	133.08	156.01	187.13	202.66	394.59	311.47	381.96	440.70	493.16	1008.67	461.98	566.67	630.26	687.35	1406.60
59	143.31	163.11	200.11	208.77	421.34	333.56	395.80	448.69	493.03	1016.11	474.22	559.33	634.60	685.65	1412.59
60	144.66	174.45	210.90	224.45	442.54	330.06	400.57	455.18	501.92	1046.13	472.84	564.05	638.48	684.14	1426.05
61	157.07	187.76	222.48	241.84	476.91	339.74	420.80	469.06	524.19	1084.83	479.71	585.25	650.89	702.99	1430.05
62	163.40	199.20	232.87	257.79	532.01	339.18	438.37	487.00	530.26	1100.44	475.16	606.21	666.85	710.70	1433.25
63	182.13	216.91	252.03	276.47	555.28	355.52	455.08	503.26	553.95	1082.56	487.48	623.55	685.95	718.96	1435.72
64	192.66	228.11	263.18	296.45	620.19	360.52	462.13	526.38	560.35	1087.77	484.53	631.92	703.17	724.39	1437.56
65	207.95	244.89	279.30	317.97	652.09	377.01	484.95	540.52	580.61	1088.19	485.39	653.89	716.68	735.65	1438.50
66	227.09	270.96	306.94	347.71	682.65	407.25	536.85	590.11	628.57	1190.25	522.29	693.61	761.32	797.68	1524.09
67	251.98	299.66	338.07	378.02	722.88	442.19	585.68	653.71	687.04	1294.34	555.55	726.57	810.43	859.19	1610.74
68	277.54	329.07	368.79	413.47	770.73	491.80	642.55	704.47	774.97	1409.80	590.98	762.86	855.59	925.91	1720.74
69	304.97	361.06	410.59	453.90	786.96	532.58	702.64	785.45	850.82	1524.90	633.37	798.28	913.48	997.37	1803.21
70	330.11	396.06	448.75	500.94	818.43	577.58	780.99	837.15	952.78	1654.61	675.49	848.58	961.58	1076.90	1870.90
71	360.98	427.66	479.17	553.62	845.18	612.12	799.70	913.51	1050.28	1677.94	693.48	885.53	1032.93	1159.47	1876.25
72	400.19	468.13	523.96	612.95	893.03	628.32	828.79	961.41	1090.10	1710.98	711.31	908.42	1074.96	1222.58	1897.63
73	440.77	516.66	575.41	681.08	937.44	654.60	857.25	994.16	1127.18	1730.95	731.28	938.15	1109.68	1253.20	1905.74
74	493.73	572.06	630.82	768.18	994.96	671.22	883.30	1022.96	1161.73	1752.14	744.99	958.42	1129.46	1287.58	1922.24
75	512.79	641.48	698.32	856.63	1059.03	690.64	905.32	1055.23	1200.47	1762.05	758.23	978.16	1156.01	1313.11	1937.99
76	531.46	677.88	794.48	894.81	1223.21	705.00	921.85	1081.90	1233.75	1777.13	766.58	992.42	1174.09	1339.50	1951.93
77	562.84	720.02	846.79	955.81	1299.22	732.70	961.78	1135.81	1298.07	1829.71	792.52	1029.33	1224.55	1396.95	1986.99
78	600.85	771.50	908.49	1028.66	1384.23	771.50	1013.07	1201.71	1377.16	1892.57	827.84	1076.73	1283.43	1470.89	2010.61
79	632.80	814.25	959.41	1086.42	1450.40	802.91	1053.31	1251.99	1435.71	1909.57	853.36	1113.64	1329.11	1521.89	2019.31
80	653.15	838.24	995.68	1125.45	1489.26	819.09	1068.01	1280.76	1467.98	1919.02	863.77	1129.71	1355.23	1550.96	2027.52
81	708.46	910.58	1078.65	1223.32	1621.16	878.66	1146.73	1374.37	1578.61	2063.69	925.47	1208.43	1446.71	1661.59	2176.45
82	763.78	982.91	1163.75	1316.93	1744.56	938.23	1225.45	1467.98	1678.61	2197.72	987.17	1289.27	1542.45	1765.84	2312.61
83	816.96	1055.25	1248.85	1412.67	1872.21	993.55	1302.04	1557.34	1780.73	2336.01	1042.48	1365.86	1633.93	1870.08	2450.89
84	878.66	1129.71	1338.21	1512.66	2008.37	1059.50	1378.63	1650.95	1884.98	2476.42	1108.43	1446.71	1729.67	1976.46	2593.44
85	946.74	1216.94	1440.33	1629.67	2161.55	1129.71	1470.11	1755.20	2006.24	2635.99	1180.77	1536.06	1833.92	2097.73	2755.13
86	1019.08	1312.68	1553.08	1757.33	2329.63	1202.04	1565.85	1867.96	2133.90	2804.06	1253.11	1631.80	1946.67	2225.38	2923.20
87	1097.80	1412.67	1672.23	1891.36	2508.34	1280.76	1665.84	1987.10	2267.93	2982.77	1331.82	1731.80	2065.81	2359.41	3101.91
88	1180.77	1521.17	1799.88	2036.03	2699.81	1363.74	1774.35	2114.75	2412.60	3174.25	1414.80	1840.30	2193.47	2504.08	3293.39
89	1272.25	1636.06	1938.16	2191.34	2906.18	1455.22	1889.23	2253.04	2567.91	3380.62	1506.28	1955.18	2331.75	2659.39	3499.76
90	1370.12	1765.84	2089.22	2363.67	3133.83	1553.08	2019.01	2404.09	2740.24	3608.26	1604.14	2084.96	2482.81	2831.72	3727.40
91	1476.49	1902.00	2250.91	2548.76	3378.49	1659.46	2155.17	2565.78	2925.33	3852.93	1710.52	2221.12	2644.50	3016.81	3972.07
92	1591.38	2048.79	2425.36	2742.36	3635.92	1774.35	2301.97	2740.24	3118.93	4110.35	1825.41	2367.92	2818.95	3210.42	4229.50
93	1712.65	2204.10	2610.46	2950.86	3912.50	1895.61	2457.28	2925.33	3327.43	4386.93	1946.67	2523.23	3004.05	3418.91	4506.07
94	1844.55	2374.30	2810.44	3178.50	4214.60	2027.52	2627.48	3125.32	3555.07	4689.04	2078.58	2693.43	3204.03	3646.56	4808.18
95	1987.10	2561.53	3029.58	3427.42	4544.37	2170.06	2814.70	3344.45	3803.99	5018.80	2221.12	2880.65	3423.17	3895.48	5137.94

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

Appendix B1

Union Security Insurance Company

6036-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	35.30	39.06	44.79	48.54	73.58	116.09	138.00	155.51	171.38	349.41	380.98	485.79	540.08	597.80	890.21
30	39.26	41.10	47.53	51.27	91.05	121.56	144.25	157.54	173.83	361.85	386.43	491.26	547.81	605.37	890.21
31	41.46	42.12	49.21	52.95	92.36	130.05	153.20	165.73	182.90	381.26	388.53	492.52	549.10	607.48	890.21
32	43.57	43.85	51.73	55.05	98.05	130.51	153.20	174.03	191.50	387.35	389.79	494.63	551.26	608.75	890.21
33	44.81	45.84	54.91	58.34	100.67	136.42	162.66	181.84	200.20	400.68	390.63	495.89	552.55	610.86	890.21
34	46.84	48.96	58.39	62.20	105.47	136.90	171.18	188.38	208.43	417.21	391.89	496.62	553.88	612.12	890.21
35	48.84	51.21	62.90	67.30	109.94	141.68	177.96	188.38	216.82	418.30	394.00	496.62	553.88	612.21	890.21
36	50.81	55.48	66.36	71.68	114.42	150.80	182.18	189.01	222.13	433.40	394.52	496.62	553.88	612.21	890.21
37	52.76	58.77	70.56	77.17	128.77	155.16	191.65	201.07	226.58	445.66	394.52	496.62	553.88	612.21	890.21
38	55.86	60.78	75.90	81.70	128.77	155.16	196.32	205.21	231.21	460.39	394.52	496.62	553.88	612.21	890.21
39	57.79	63.96	79.14	86.97	129.46	159.30	200.45	208.85	243.73	481.35	394.52	496.62	553.88	612.21	890.21
40	58.07	68.83	79.48	88.54	129.32	162.84	204.03	212.54	247.46	493.73	395.43	506.55	544.49	612.21	940.79
41	61.81	72.87	84.84	92.74	135.72	168.29	209.97	219.56	255.41	515.17	401.07	512.64	554.11	622.97	940.79
42	61.81	76.21	89.76	97.76	152.14	171.00	215.26	226.59	271.25	538.09	406.75	517.48	563.83	632.98	940.79
43	65.43	80.02	90.70	100.63	154.05	176.45	221.06	241.23	278.66	561.55	412.48	523.64	573.62	642.66	940.79
44	69.89	80.90	95.87	106.64	157.11	187.38	232.31	254.01	292.31	589.29	414.76	526.21	583.29	653.70	940.79
45	73.49	81.34	93.42	107.31	169.83	192.68	225.72	260.91	302.54	609.59	428.41	526.21	583.29	653.84	1001.48
46	74.44	82.20	99.33	110.45	171.61	193.56	238.85	275.86	310.56	650.04	434.34	532.41	593.19	658.23	1001.48
47	79.20	86.86	100.35	111.73	174.43	201.09	244.12	284.20	326.91	679.08	440.31	538.14	605.32	658.23	1001.48
48	83.23	89.89	105.11	118.23	191.64	206.39	249.35	299.29	343.35	717.58	443.97	538.14	606.02	658.23	1001.48
49	87.01	94.03	110.68	121.92	203.91	218.83	261.98	307.08	351.52	738.47	443.97	538.14	606.02	658.23	1001.48
50	92.56	97.55	114.38	121.55	207.39	228.73	272.84	328.17	367.13	752.62	453.04	538.14	606.02	650.30	1122.87
51	96.31	97.19	122.87	132.17	218.25	234.70	272.37	341.89	381.65	767.17	446.62	523.85	606.02	658.23	1143.11
52	99.21	102.54	120.66	133.11	237.96	248.48	291.43	330.75	390.63	794.85	448.59	525.56	583.00	650.75	1173.45
53	99.25	107.20	125.94	142.31	272.55	255.45	298.74	344.43	397.96	820.70	431.97	518.28	583.57	643.76	1193.69
54	104.42	117.27	137.09	147.55	294.74	255.00	310.93	363.64	412.10	847.85	424.56	526.44	591.41	637.22	1213.92
55	107.11	121.27	142.63	155.36	316.35	269.49	324.15	377.80	414.09	871.98	417.65	519.53	577.83	631.08	1244.27
56	116.13	129.73	150.71	164.86	341.42	282.73	330.75	384.09	427.43	900.69	426.16	520.39	585.82	625.96	1300.73
57	117.15	135.50	161.79	173.33	361.54	279.08	344.71	392.73	439.45	919.04	420.11	515.07	574.12	627.75	1303.71
58	122.29	139.76	170.12	186.32	365.72	283.66	340.10	398.73	456.82	936.05	421.81	510.00	575.72	634.93	1306.78
59	129.33	150.32	180.10	192.95	392.61	300.75	364.96	404.31	449.53	947.87	435.77	517.68	583.15	630.80	1309.86
60	131.20	158.59	191.13	205.48	409.93	299.12	366.37	417.25	460.09	966.22	424.34	518.92	578.96	632.31	1312.61
61	143.70	171.85	206.12	223.00	439.51	305.77	382.97	432.63	479.76	993.84	434.03	536.02	604.02	648.53	1315.34
62	150.06	183.39	213.46	235.78	488.08	311.30	405.72	451.26	487.84	1007.63	437.37	558.35	611.28	654.23	1318.01
63	164.95	200.73	232.39	254.23	512.20	324.02	419.03	460.61	508.47	996.94	436.17	577.17	632.44	665.04	1320.59
64	175.76	212.04	244.16	274.14	575.18	330.83	427.90	488.78	521.16	1007.20	445.77	587.48	651.95	673.26	1329.42
65	190.91	225.81	257.58	295.94	598.96	343.50	447.33	500.78	542.91	1002.84	444.18	606.16	663.26	687.14	1325.56
66	206.45	248.38	281.88	322.19	631.22	369.46	493.90	545.95	583.13	1098.28	471.90	641.71	704.11	740.41	1412.29
67	230.69	276.35	312.31	349.19	663.40	407.84	541.65	603.75	633.00	1189.70	505.05	675.00	748.43	793.10	1487.74
68	255.92	305.57	339.68	384.40	707.99	451.93	597.61	649.96	718.47	1298.79	545.17	712.31	790.11	859.17	1586.12
69	276.27	330.97	378.01	421.71	724.50	484.17	644.09	725.69	789.46	1408.87	574.14	735.85	840.23	926.72	1666.69
70	298.84	363.33	413.49	462.89	756.37	521.55	717.79	774.98	878.54	1529.83	609.26	779.66	886.65	999.10	1731.12
71	327.25	399.15	442.77	510.08	780.99	550.91	749.46	844.80	968.87	1554.20	627.83	824.32	956.27	1071.81	1734.55
72	366.84	434.26	482.75	563.92	826.14	579.11	770.70	885.70	1006.83	1584.91	646.65	844.07	995.47	1127.95	1755.42
73	398.64	480.61	529.61	629.62	868.70	591.59	800.10	917.15	1043.17	1608.48	660.97	871.64	1022.16	1162.19	1768.75
74	448.56	530.78	586.16	710.72	921.80	609.91	820.91	948.74	1077.82	1626.99	680.21	890.66	1052.01	1190.77	1783.37
75	468.33	597.75	646.70	794.39	982.01	628.40	842.15	975.20	1111.55	1636.18	692.81	909.99	1070.05	1221.22	1795.30
76	485.36	631.79	734.83	829.73	1134.04	642.63	861.49	1003.27	1144.27	1649.34	698.62	924.63	1090.04	1244.59	1810.79
77	514.67	669.32	783.41	884.82	1203.46	671.85	895.28	1052.15	1204.27	1696.49	723.94	958.34	1133.28	1295.54	1841.73
78	550.38	716.22	843.60	951.75	1281.88	706.61	942.96	1115.19	1273.81	1753.96	758.05	1002.23	1192.10	1362.74	1865.21
79	576.10	755.28	891.36	1007.04	1345.33	732.60	978.23	1163.53	1331.37	1773.50	776.19	1034.25	1233.85	1413.03	1876.87
80	595.70	780.80	921.21	1042.48	1380.76	746.76	995.68	1189.28	1361.61	1780.73	789.31	1053.12	1255.23	1438.20	1880.72
81	644.64	851.01	999.93	1131.84	1502.02	802.07	1074.39	1274.38	1461.60	1914.76	844.62	1131.84	1344.59	1540.32	2016.88
82	695.70	914.83	1078.65	1219.06	1616.91	857.39	1140.35	1361.61	1557.34	2040.28	899.94	1199.92	1431.82	1636.06	2144.53
83	746.76	980.78	1155.24	1308.42	1733.92	910.58	1212.68	1442.45	1653.08	2163.68	955.25	1272.25	1512.66	1733.92	2272.18
84	802.07	1053.12	1240.34	1404.16	1861.57	965.89	1287.15	1531.81	1750.94	2297.71	1012.70	1348.84	1604.14	1833.92	2408.34
85	861.64	1133.96	1333.95	1510.53	2001.99	1027.59	1370.12	1627.55	1861.57	2442.38	1074.39	1431.82	1702.01	1946.67	2553.02
86	929.72	1221.19	1440.33	1627.55	2159.43	1095.67	1457.35	1733.92	1978.59	2599.82	1142.47	1519.04	1808.39	2063.69	2710.45
87	999.93	1314.80	1548.83	1753.07	2323.24	1165.88	1550.96	1842.43	2104.11	2763.64	1212.68	1612.65	1916.89	2189.21	2874.27
88	1078.65	1416.92	1667.97	1887.10	2501.96	1244.59	1653.08	1961.57	2238.14	2942.35	1291.40	1714.78	2036.03	2323.24	3052.98
89	1159.49	1525.43	1795.62	2031.77	2693.43	1325.44	1761.58	2089.22	2382.81	3133.83	1372.25	1823.28	2163.68	2467.91	3244.46
90	1250.98	1644.57	1936.04	2189.21	2904.05	1416.92	1880.72	2229.63	2540.25	3344.45	1463.73	1942.42	2304.10	2625.35	3455.08
91	1346.72	1770.09	2087.09	2361.54	3129.57	1512.66	2006.24	2380.69	2712.58	3569.97	1559.47	2067.94	2455.15	2797.68	3680.60
92	1450.96	1906.25	2246.65	2540.25	3369.98	1616.91	2142.41	2540.25	2891.29	3810.38	1663.71	2204.10	2614.71	2976.39	3921.01
93	1561.59	2053.05	2416.85	2735.98	3625.28	1727.54	2289.20	2710.45	3087.02	4065.68	1774.35	2350.90	2784.91	3172.12	4176.31
94	1682.86	2210.49	2604.08	2946.61	3903.99	1848.81	2446.64	2897.67	3297.64	4344.38	1895.61	2508.34	2972.14	3382.75	4455.01
95	1814.77	2382.81	2806.19	3176.38	4210.35	1980.71	2618.97	3099.79	3527.42	4650.74	2027.52	2680.67	3174.25	3612.52	4761.37

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

Appendix B1

Union Security Insurance Company

6036-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	52.02	56.97	63.98	68.90	105.12	172.13	196.10	224.22	241.33	499.92	566.58	709.25	768.92	842.35	1274.61
30	57.85	59.93	67.89	72.77	130.07	180.25	204.99	227.15	244.79	517.73	574.69	717.23	779.93	853.03	1274.61
31	61.09	61.42	70.30	75.16	131.95	192.84	217.71	238.97	257.56	545.49	577.81	719.08	781.77	856.00	1274.61
32	64.21	63.94	73.90	78.14	140.07	193.51	217.71	250.92	269.66	554.20	579.69	722.16	784.84	857.78	1274.61
33	66.04	66.84	78.44	82.80	143.82	202.28	231.15	262.19	281.91	573.27	580.94	724.00	786.68	860.75	1274.61
34	69.03	71.40	83.41	88.28	150.67	202.99	243.26	271.62	293.51	596.93	582.82	725.07	788.57	862.54	1274.61
35	71.97	74.68	89.86	95.52	157.06	210.08	252.89	271.62	305.32	598.49	585.95	725.07	788.57	862.66	1274.61
36	74.87	80.91	94.79	101.74	163.45	223.60	258.89	272.52	312.80	620.10	586.73	725.07	788.57	862.66	1274.61
37	77.75	85.70	100.80	109.53	183.96	230.06	272.34	289.92	319.07	637.63	586.73	725.07	788.57	862.66	1274.61
38	82.32	88.64	108.42	115.96	183.96	230.06	278.99	295.88	325.59	658.71	586.73	725.07	788.57	862.66	1274.61
39	85.16	93.28	113.06	123.44	184.94	236.20	284.85	301.14	343.21	688.70	586.73	725.07	788.57	862.66	1274.61
40	87.10	97.95	113.92	126.10	188.10	241.63	290.74	309.57	352.16	715.55	597.97	722.31	781.61	865.84	1355.54
41	92.72	103.69	121.60	132.08	197.41	249.72	299.21	319.79	363.46	746.62	606.49	730.98	795.42	881.06	1355.54
42	92.72	108.45	128.66	139.24	221.29	253.75	306.74	330.04	386.01	779.84	615.09	737.88	809.36	895.22	1355.54
43	98.15	113.88	130.00	143.33	224.07	261.84	315.00	351.36	396.55	813.83	623.75	746.68	823.43	908.91	1355.54
44	104.83	115.13	137.41	151.88	228.53	278.05	331.04	369.98	415.98	854.04	627.19	750.34	837.31	924.52	1355.54
45	111.98	117.50	135.61	153.31	245.71	295.05	330.32	372.73	429.06	885.15	632.88	747.77	830.75	927.75	1436.47
46	113.43	118.74	144.19	157.79	248.29	296.40	349.54	394.08	440.44	943.89	641.63	756.58	844.84	933.97	1436.47
47	120.69	125.47	145.66	159.61	252.37	307.92	357.25	406.00	463.62	986.07	650.46	764.73	862.12	933.97	1436.47
48	126.82	129.84	152.58	168.89	277.27	316.03	364.90	427.55	486.93	1041.97	655.87	764.73	863.11	933.97	1436.47
49	132.59	135.82	160.66	174.17	295.01	335.08	383.39	438.68	498.52	1072.29	655.87	764.73	863.11	933.97	1436.47
50	134.99	138.45	163.39	174.54	293.48	333.82	394.75	465.41	529.63	1073.86	652.37	765.17	871.67	935.79	1588.21
51	142.54	141.08	172.68	186.97	315.24	345.88	397.20	485.84	542.67	1105.09	656.79	761.23	853.21	929.26	1628.67
52	145.00	150.60	176.10	190.15	339.94	360.30	419.66	487.42	556.35	1142.02	655.63	756.48	843.82	920.02	1659.02
53	148.88	155.92	182.28	205.19	390.03	376.79	433.47	502.05	567.68	1176.34	647.96	750.34	837.95	911.39	1709.60
54	154.69	167.53	195.35	209.85	422.45	379.39	443.37	522.00	580.43	1212.52	632.83	752.06	839.66	903.31	1750.06
55	160.67	175.17	205.25	222.90	454.12	410.65	471.49	537.19	592.37	1253.46	634.21	753.69	831.51	895.73	1790.53
56	170.32	187.77	215.79	235.51	493.75	420.96	479.01	547.89	613.03	1293.06	635.50	752.45	834.96	890.54	1865.38
57	177.61	194.98	230.64	245.27	514.30	421.58	500.39	561.83	621.67	1318.99	633.72	746.19	829.29	889.83	1869.29
58	183.44	204.77	248.37	264.77	524.52	422.70	497.07	582.35	643.70	1339.52	629.36	749.26	836.30	897.05	1869.42
59	192.25	217.48	260.14	275.19	560.19	448.39	524.30	586.75	642.88	1349.76	640.84	749.75	834.70	899.58	1874.90
60	198.48	231.55	276.80	294.00	582.28	448.68	532.46	602.17	659.93	1380.32	642.57	755.82	838.68	901.82	1879.79
61	210.54	248.22	294.46	314.08	626.53	451.37	553.18	619.35	679.66	1427.77	645.33	776.69	859.17	915.87	1888.89
62	223.43	262.44	307.25	333.24	697.96	464.63	582.94	647.84	691.46	1445.16	647.95	802.96	884.09	927.21	1894.19
63	243.99	284.90	330.58	359.09	727.61	477.03	599.26	661.06	723.44	1425.07	651.69	824.52	904.88	939.14	1889.46
64	256.88	305.21	345.63	385.71	815.25	479.28	616.18	697.66	732.76	1438.85	654.11	849.14	926.70	950.23	1895.54
65	279.54	327.59	366.20	412.42	854.97	506.87	647.99	711.42	757.81	1440.25	659.40	878.21	948.15	966.04	1896.20
66	306.23	358.05	400.90	452.98	897.74	550.00	712.94	774.77	821.68	1568.97	705.55	924.82	1003.36	1047.21	2012.51
67	344.25	399.54	447.54	493.35	951.63	605.32	783.85	866.07	899.33	1712.94	757.57	975.01	1076.14	1127.69	2132.03
68	378.47	439.88	488.49	542.68	1017.18	669.03	862.72	935.10	1017.15	1864.93	806.30	1024.81	1134.97	1217.86	2282.61
69	412.61	481.42	544.20	598.76	1040.95	721.85	936.86	1041.58	1124.88	2022.14	861.20	1070.32	1210.79	1317.36	2394.81
70	448.26	526.99	599.41	659.46	1086.06	784.48	1038.31	1118.96	1253.87	2197.10	913.90	1132.87	1282.11	1420.85	2483.78
71	489.18	576.55	636.87	727.79	1123.34	824.32	1080.22	1216.67	1380.02	2232.30	939.69	1191.59	1375.90	1530.02	2496.77
72	546.93	631.36	694.68	809.10	1187.37	859.21	1115.38	1271.78	1438.32	2273.80	969.97	1226.36	1430.75	1616.22	2524.25
73	599.57	693.88	764.35	899.02	1249.93	889.14	1153.72	1323.21	1487.74	2310.66	994.97	1260.20	1473.74	1659.27	2542.33
74	674.45	769.62	842.95	1016.18	1325.64	916.47	1185.39	1365.03	1539.29	2337.41	1017.08	1290.81	1510.24	1700.64	2565.42
75	699.53	863.09	932.00	1132.30	1413.87	939.63	1215.11	1405.00	1585.81	2354.91	1034.75	1316.07	1541.35	1739.94	2588.42
76	726.69	916.50	1062.92	1184.94	1635.59	962.59	1248.34	1447.96	1635.05	2377.43	1049.29	1342.21	1572.69	1776.05	2612.59
77	770.73	976.09	1135.81	1270.18	1739.20	1006.51	1304.55	1523.71	1726.54	2452.30	1084.64	1394.41	1642.87	1858.37	2661.19
78	824.37	1045.49	1220.94	1367.55	1857.02	1059.91	1375.75	1615.10	1833.81	2540.22	1133.46	1461.28	1725.65	1958.79	2702.54
79	868.68	1104.56	1290.55	1447.05	1950.62	1102.30	1428.68	1685.20	1914.27	2571.47	1171.10	1512.82	1789.53	2032.22	2719.97
80	895.68	1140.35	1336.08	1499.90	2006.24	1125.45	1453.09	1723.29	1959.44	2589.18	1189.28	1538.19	1823.28	2072.20	2735.98
81	974.40	1240.34	1453.09	1631.80	2180.70	1210.55	1563.72	1853.06	2106.24	2782.79	1274.38	1648.82	1953.06	2221.12	2931.71
82	1048.86	1336.08	1565.85	1755.20	2346.65	1291.40	1667.97	1976.46	2242.40	2961.50	1357.35	1753.07	2078.58	2357.28	3114.68
83	1125.45	1431.82	1678.61	1882.85	2518.98	1372.25	1767.96	2095.60	2378.56	3144.46	1438.20	1857.32	2199.85	2495.57	3301.90
84	1208.43	1538.19	1802.00	2021.14	2701.94	1457.35	1880.72	2225.38	2523.23	3335.94	1527.55	1970.08	2331.75	2642.37	3495.50
85	1299.91	1655.20	1938.16	2174.32	2908.31	1550.96	1999.86	2365.79	2680.67	3548.69	1621.16	2091.35	2474.30	2804.06	3710.38
86	1402.03	1782.86	2089.22	2344.52	3133.83	1653.08	2127.51	2516.85	2850.87	3774.21	1723.29	2219.00	2625.35	2974.26	3935.90
87	1508.41	1919.02	2248.78	2523.23	3374.24	1759.45	2263.67	2676.41	3029.58	4014.62	1829.66	2355.16	2784.91	3152.97	4176.31
88	1623.29	2065.81	2421.11	2716.83	3631.66	1874.34	2410.47	2848.74	3223.18	4272.05	1944.55	2501.96	2957.24	3346.58	4433.74
89	1748.82	2225.38	2606.20	2925.33	3910.37	1999.86	2570.04	3033.83	3431.68	4550.75	2070.07	2661.52	3142.34	3555.07	4712.44
90	1884.98	2399.83	2810.44	3152.97	4216.73	2136.02	2744.49	3238.07	3659.32	4857.11	2206.23	2835.97	3346.58	3782.72	5018.80
91	2031.77	2587.06	3029.58	3399.77	4544.37	2282.82	2931.71	3457.21	3906.11	5184.75	2353.03	3023.20	3565.71	4029.51	5346.44
92	2187.08	2784.91	3261.48	3659.32	4891.15	2438.13	3129.57	3689.11	4165.67	5531.53	2508.34	3221.05	3797.61	4289.07	5693.22
93	2353.03	2995.54	3510.40	3938.03	5265.59	2604.08	3340.20	3938.03	4444.37	5905.98	2674.28	3431.68	4046.53	4567.77	6067.67
94	2533.87	3227.44	3780.59	4240.13	5669.82	2784.91	3572.09	4208.22	4746.48	6310.20	2855.12	3663.58	4316.72	4869.88	6471.89
95	2733.85	3478.48	4076.31	4572.02	6114.47	2984.90	3823.14	4503.94	5078.37	6754.85	3055.11	3914.62	4612.45	5201.77	6916.54

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

Appendix B1

Union Security Insurance Company

6036-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	46.45	50.46	57.58	62.64	92.85	152.11	174.31	202.52	220.35	446.17	498.20	621.81	686.54	760.84	1122.87
30	51.65	53.09	61.10	66.16	114.89	159.29	182.21	205.17	223.50	462.06	505.33	628.81	696.37	770.48	1122.87
31	54.55	54.40	63.27	68.32	116.55	170.41	193.52	215.84	235.16	486.84	508.07	630.42	698.01	773.16	1122.87
32	57.33	56.63	66.51	71.04	123.73	171.01	193.52	226.64	246.21	494.61	509.72	633.12	700.75	774.77	1122.87
33	58.96	59.20	70.60	75.28	127.04	178.76	205.47	236.82	257.40	511.63	510.82	634.74	702.39	777.46	1122.87
34	61.63	63.24	75.07	80.26	133.10	179.39	216.23	245.33	267.99	532.75	512.48	635.67	704.08	779.07	1122.87
35	64.26	66.14	80.87	86.83	138.73	185.65	224.79	245.33	278.77	534.13	515.23	635.67	704.08	779.17	1122.87
36	66.85	71.66	85.32	92.49	144.38	197.60	230.12	246.15	285.60	553.42	515.91	635.67	704.08	779.17	1122.87
37	69.42	75.91	90.72	99.57	162.50	203.31	242.08	261.86	291.32	569.07	515.91	635.67	704.08	779.17	1122.87
38	73.50	78.51	97.58	105.42	162.50	203.31	247.99	267.25	297.27	587.88	515.91	635.67	704.08	779.17	1122.87
39	76.03	82.62	101.75	112.22	163.37	208.74	253.20	271.99	313.37	614.65	515.91	635.67	704.08	779.17	1122.87
40	78.39	87.36	100.67	112.69	167.52	215.36	260.14	272.60	314.09	636.84	530.46	647.26	693.79	778.38	1203.80
41	83.45	92.48	107.46	118.03	175.82	222.58	267.71	281.60	324.17	664.50	538.02	655.04	706.05	792.06	1203.80
42	83.45	96.72	113.70	124.43	197.09	226.17	274.45	290.63	344.28	694.06	545.64	661.22	718.42	804.80	1203.80
43	88.34	101.57	114.88	128.08	199.56	233.38	281.85	309.41	353.68	724.31	553.32	669.10	730.91	817.10	1203.80
44	94.35	102.68	121.43	135.72	203.53	247.82	296.19	325.80	371.01	760.10	556.38	672.38	743.23	831.14	1203.80
45	97.98	105.45	120.54	137.97	216.81	258.92	297.29	330.13	385.05	776.60	564.72	673.92	742.38	830.56	1274.61
46	99.25	106.56	128.17	142.01	219.08	260.10	314.59	349.04	395.26	828.13	572.53	681.86	754.96	836.13	1274.61
47	105.61	112.60	129.48	143.65	222.68	270.21	321.52	359.60	416.07	865.14	580.41	689.20	770.40	836.13	1274.61
48	110.97	116.52	135.63	152.00	244.65	277.34	328.41	378.69	436.99	914.18	585.24	689.20	771.29	836.13	1274.61
49	116.01	121.89	142.81	156.76	260.31	294.05	345.05	388.55	447.39	940.79	585.24	689.20	771.29	836.13	1274.61
50	119.56	122.72	147.05	152.72	262.18	296.73	348.31	417.67	463.42	954.54	579.89	681.09	780.35	824.77	1416.24
51	127.13	125.41	152.75	164.40	278.87	308.82	351.81	431.86	477.07	977.23	577.98	671.19	757.52	828.59	1446.58
52	129.74	134.58	156.53	167.97	305.95	323.03	378.86	429.40	491.25	1023.25	586.62	676.85	751.77	822.78	1487.05
53	133.61	139.68	162.39	182.03	347.73	338.47	386.61	443.67	503.30	1048.68	573.20	672.99	748.17	810.13	1517.40
54	139.22	150.78	174.79	186.90	373.33	342.07	397.31	463.35	516.58	1075.77	568.75	669.33	752.04	805.28	1547.74
55	141.54	154.96	184.38	199.26	403.09	359.32	418.45	484.06	529.11	1108.14	556.87	665.88	739.90	800.73	1598.32
56	150.97	167.28	191.81	208.60	441.22	370.69	427.69	485.76	545.54	1159.30	560.74	668.06	740.69	793.74	1663.72
57	158.72	171.85	206.54	219.11	458.28	374.08	439.23	501.83	552.00	1174.32	562.52	660.35	739.98	792.31	1667.98
58	161.86	182.02	221.16	235.35	466.77	372.65	444.74	519.40	576.22	1194.27	562.41	661.11	745.40	798.03	1669.77
59	171.28	195.09	233.46	243.56	497.95	399.17	472.90	522.65	570.37	1198.10	570.35	672.39	743.23	795.36	1660.87
60	174.93	206.17	247.15	262.38	521.73	397.10	478.72	535.79	590.22	1235.02	569.83	671.21	746.70	803.35	1677.22
61	187.14	219.58	261.74	279.53	561.07	402.84	491.72	551.04	604.15	1273.80	571.09	689.17	765.44	816.86	1682.41
62	196.75	233.98	274.91	295.51	619.87	408.88	522.31	576.36	615.11	1286.06	572.36	712.56	788.10	823.66	1678.12
63	216.50	255.76	294.58	317.78	646.23	423.03	536.18	588.56	640.76	1266.05	579.85	736.92	807.58	835.79	1679.52
64	229.84	269.87	307.58	344.27	725.22	428.38	543.43	618.29	654.39	1277.70	586.28	750.40	824.25	847.97	1685.63
65	248.86	289.42	325.85	368.35	758.36	452.41	572.74	631.93	678.63	1274.89	586.14	773.21	841.31	860.95	1682.21
66	275.26	319.34	357.05	405.13	799.55	495.42	635.63	690.47	734.59	1395.84	632.25	821.01	893.34	932.67	1788.90
67	305.21	356.26	396.03	438.89	846.41	536.63	695.77	766.13	802.83	1525.67	670.33	867.19	956.57	1003.77	1897.74
68	335.22	392.87	433.49	484.54	905.15	593.71	768.36	830.27	904.14	1659.57	714.67	914.51	1008.38	1084.39	2030.94
69	369.56	427.93	482.28	531.16	924.36	647.02	833.26	926.32	998.07	1795.62	770.07	954.37	1077.22	1167.76	2127.45
70	399.61	471.34	532.09	586.54	965.82	698.27	929.96	994.63	1117.76	1952.98	816.77	1012.26	1140.58	1265.25	2209.60
71	435.20	513.19	567.12	650.04	998.52	734.54	958.80	1083.28	1233.47	1984.82	837.10	1061.01	1222.57	1362.68	2223.15
72	486.90	560.53	618.15	720.22	1056.92	764.58	991.45	1131.73	1283.14	2026.16	863.46	1090.10	1271.78	1438.32	2244.27
73	531.51	618.78	678.47	799.13	1112.43	791.13	1028.70	1172.69	1323.21	2057.55	882.46	1123.68	1309.21	1473.74	2260.30
74	600.23	687.06	750.84	904.28	1179.32	816.44	1057.33	1216.59	1368.26	2079.74	906.95	1152.05	1345.67	1513.47	2284.03
75	622.47	769.78	828.75	1007.80	1257.08	835.88	1085.78	1250.86	1410.93	2093.26	921.76	1173.80	1372.39	1547.28	2303.03
76	648.06	813.46	943.61	1054.79	1457.26	856.84	1108.41	1285.27	1456.09	2115.91	935.12	1190.36	1399.15	1580.82	2324.30
77	687.07	867.07	1011.58	1130.74	1547.68	894.96	1158.74	1356.38	1536.39	2180.43	967.79	1239.76	1462.87	1655.55	2367.94
78	733.04	930.12	1086.35	1216.13	1652.31	942.14	1223.42	1437.24	1629.52	2260.50	1008.32	1300.25	1535.78	1742.48	2404.21
79	773.42	982.09	1149.93	1288.28	1735.91	982.09	1271.70	1501.48	1703.34	2290.10	1044.00	1344.98	1594.47	1809.94	2421.33
80	797.82	1014.82	1189.28	1333.95	1784.98	1002.06	1293.53	1533.94	1742.43	2301.97	1057.37	1367.99	1621.16	1842.43	2433.87
81	865.90	1104.18	1293.53	1450.96	1940.29	1076.52	1391.39	1650.95	1874.34	2476.42	1133.96	1467.98	1740.31	1974.33	2608.33
82	933.98	1189.28	1393.52	1563.72	2089.22	1148.86	1485.00	1759.45	1997.73	2638.12	1208.43	1561.59	1848.81	2099.86	2774.28
83	1002.06	1274.38	1493.51	1676.48	2240.27	1221.19	1574.36	1865.83	2116.88	2797.68	1280.76	1653.08	1957.31	2223.25	2938.10
84	1074.39	1367.99	1602.02	1797.75	2404.09	1295.66	1672.23	1978.59	2244.53	2967.88	1357.35	1753.07	2072.20	2350.90	3110.42
85	1157.37	1472.24	1725.41	1936.04	2587.06	1380.76	1778.60	2106.24	2387.07	3157.23	1444.58	1861.57	2201.98	2495.57	3301.90
86	1246.72	1587.12	1859.45	2087.09	2789.17	1470.11	1893.49	2240.27	2538.12	3359.34	1533.94	1976.46	2336.01	2646.63	3504.01
87	1342.46	1708.39	2001.99	2246.65	3001.92	1565.85	2014.75	2382.81	2697.69	3572.09	1629.67	2097.73	2478.55	2806.19	3716.76
88	1444.58	1838.17	2155.17	2416.85	3231.69	1667.97	2144.53	2536.00	2867.89	3801.87	1731.80	2227.51	2631.73	2976.39	3946.54
89	1555.21	1980.71	2321.12	2604.08	3480.61	1778.60	2287.08	2701.94	3055.11	4050.78	1842.43	2370.05	2797.68	3163.61	4195.46
90	1676.48	2136.02	2501.96	2806.19	3752.93	1899.87	2442.38	2882.78	3257.22	4323.11	1963.69	2525.36	2978.52	3365.73	4467.78
91	1808.39	2301.97	2695.56	3025.32	4044.40	2031.77	2608.33	3076.38	3476.36	4614.58	2095.60	2691.30	3172.12	3584.86	4759.25
92	1946.67	2478.55	2901.93	3257.22	4352.89	2170.06	2784.91	3282.75	3708.25	4923.06	2233.89	2867.89	3378.49	3816.76	5067.74
93	2095.60	2665.77	3123.19	3504.01	4684.78	2318.99	2972.14	3504.01	3955.05	5254.96	2382.81	3055.11	3599.75	4063.55	5399.63
94	2255.16	2872.14	3363.60	3774.21	5046.46	2478.55	3178.50	3744.42	4225.24	5616.63	2542.38	3261.48	3840.16	4333.74	5761.30
95	2431.75	3095.53	3627.41	4069.93	5442.18	2655.14	3401.89	4008.23	4520.96	6012.35	2718.96	3484.87	4103.97	4629.47	6157.02

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

Appendix B1

Union Security Insurance Company

6036-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	42.73	45.57	51.19	56.37	85.84	140.10	156.15	180.82	195.87	408.54	459.13	563.52	613.31	688.38	1031.83
30	47.52	47.95	54.31	59.54	106.22	146.71	163.23	183.18	198.67	423.09	465.69	569.86	622.09	697.10	1031.83
31	50.18	49.14	56.24	61.49	107.76	156.96	173.36	192.71	209.03	445.78	468.23	571.32	623.56	699.53	1031.83
32	52.75	51.15	59.12	63.93	114.39	157.51	173.36	202.36	218.85	452.90	469.75	573.77	626.00	700.98	1031.83
33	54.25	53.48	62.75	67.75	117.45	164.65	184.07	211.45	228.80	468.48	470.76	575.24	627.47	703.41	1031.83
34	56.70	57.12	66.73	72.23	123.05	165.22	193.71	219.05	238.21	487.82	472.28	576.08	628.98	704.87	1031.83
35	59.12	59.74	71.88	78.15	128.26	170.99	201.38	219.05	247.80	489.09	474.82	576.08	628.98	704.97	1031.83
36	61.50	64.73	75.84	83.24	133.48	182.00	206.15	219.78	253.86	506.74	475.45	576.08	628.98	704.97	1031.83
37	63.87	68.56	80.64	89.62	150.23	187.26	216.86	233.81	258.95	521.07	475.45	576.08	628.98	704.97	1031.83
38	67.62	70.91	86.74	94.87	150.23	187.26	222.16	238.62	264.24	538.30	475.45	576.08	628.98	704.97	1031.83
39	69.95	74.62	90.44	100.99	151.04	192.26	226.82	242.85	278.55	562.81	475.45	576.08	628.98	704.97	1031.83
40	69.68	79.42	90.08	101.96	152.83	194.35	234.63	244.88	285.53	579.60	482.24	581.60	632.31	699.67	1092.53
41	74.17	84.08	96.15	106.79	160.39	200.87	241.47	252.97	294.70	604.77	489.11	588.58	643.49	711.97	1092.53
42	74.17	87.93	101.73	112.58	179.80	204.10	247.55	261.07	312.98	631.67	496.04	594.14	654.77	723.41	1092.53
43	78.52	92.33	102.79	115.88	182.06	210.61	254.21	277.94	321.53	659.21	503.02	601.22	666.14	734.47	1092.53
44	83.86	93.35	108.65	122.80	185.68	223.65	267.15	292.67	337.28	691.77	505.80	604.17	677.37	747.09	1092.53
45	90.98	96.41	108.49	125.71	198.74	240.86	269.76	298.18	352.05	709.79	516.04	609.30	671.67	759.87	1163.34
46	92.16	97.43	115.35	129.39	200.82	241.96	285.46	315.26	361.38	756.89	523.18	616.47	683.06	764.97	1163.34
47	98.06	102.95	116.53	130.88	204.12	251.36	291.75	324.80	380.41	790.72	530.37	623.11	697.03	764.97	1163.34
48	103.04	106.53	122.07	138.49	224.26	257.99	298.00	342.04	399.53	835.54	534.79	623.11	697.84	764.97	1163.34
49	107.73	111.44	128.53	142.82	238.61	273.54	313.10	350.95	409.04	859.86	534.79	623.11	697.84	764.97	1163.34
50	111.85	110.13	133.98	140.26	238.70	272.00	313.48	381.87	427.31	871.94	534.58	613.82	705.64	753.39	1284.73
51	115.57	116.00	139.47	151.51	254.62	284.12	323.44	389.87	435.33	895.03	525.43	622.08	693.73	758.90	1315.08
52	118.29	121.76	140.22	152.12	276.20	291.97	343.89	388.78	443.90	922.75	534.86	613.15	682.73	740.51	1345.43
53	122.15	126.69	149.14	165.48	314.84	312.93	351.46	408.64	456.48	948.37	523.35	611.10	680.83	737.79	1375.77
54	127.62	137.37	157.65	170.51	343.86	310.97	362.76	422.29	470.15	984.60	520.68	609.17	679.03	735.25	1416.24
55	130.06	141.48	166.98	179.00	367.38	333.65	377.19	436.84	477.35	1008.22	510.46	607.34	676.48	726.09	1456.70
56	139.36	150.21	174.68	191.77	399.20	339.28	387.77	446.22	494.92	1043.37	515.88	604.77	673.35	722.76	1512.47
57	143.60	158.63	189.33	199.49	417.55	338.46	405.87	458.19	503.76	1072.21	512.67	600.92	676.19	719.17	1514.60
58	147.47	165.76	200.74	212.47	423.46	339.28	402.89	472.18	519.12	1081.30	508.85	604.45	678.74	728.13	1515.50
59	153.80	175.90	210.11	221.42	454.86	360.90	426.64	473.34	517.20	1091.94	519.08	606.94	674.62	724.05	1515.33
60	158.11	187.14	224.08	237.09	475.14	361.00	434.76	488.37	534.45	1118.78	515.27	609.17	681.77	725.60	1523.28
61	170.44	200.49	238.84	254.40	509.64	368.87	449.16	505.50	550.84	1154.82	519.69	629.01	697.75	742.60	1529.47
62	180.08	211.85	249.04	270.36	566.18	371.70	471.01	522.74	559.96	1173.36	523.76	648.75	717.37	748.36	1534.08
63	199.31	233.10	268.39	289.18	588.79	387.03	491.12	537.38	582.89	1149.84	528.54	669.93	734.60	759.40	1530.53
64	209.56	247.38	279.04	312.39	660.20	390.21	496.36	563.98	595.61	1162.59	532.98	686.22	749.74	771.27	1532.97
65	228.41	263.98	294.82	333.72	690.74	414.71	518.40	576.29	614.54	1157.54	535.77	706.39	765.64	780.11	1533.61
66	247.73	290.31	325.73	366.85	724.74	445.03	575.50	630.25	666.43	1266.00	572.69	750.24	814.13	846.77	1624.13
67	276.82	326.29	360.61	400.45	768.63	489.41	638.53	699.51	729.50	1387.98	610.65	792.19	868.00	912.89	1722.02
68	306.38	355.94	394.67	439.31	824.50	544.97	696.46	758.98	823.41	1509.71	650.53	827.20	916.71	988.47	1849.50
69	333.68	391.15	439.92	486.09	841.09	585.40	761.20	840.95	912.17	1635.40	697.17	869.64	982.42	1068.02	1939.74
70	361.39	428.79	484.01	535.81	880.49	633.62	844.19	903.45	1018.77	1779.38	737.30	921.80	1036.51	1154.70	2010.68
71	398.09	465.68	515.56	590.94	909.37	669.25	870.88	986.27	1119.49	1806.63	763.24	963.07	1113.63	1239.16	2022.83
72	440.21	511.25	565.17	652.80	959.93	692.67	906.25	1033.32	1162.01	1841.55	783.58	995.47	1162.01	1305.85	2039.84
73	486.14	561.71	618.35	729.51	1012.44	721.12	932.26	1071.17	1207.69	1869.76	805.11	1022.16	1193.69	1344.21	2058.84
74	545.37	625.14	681.06	822.62	1073.97	742.21	962.11	1103.64	1245.63	1892.02	822.73	1048.78	1219.81	1377.94	2079.38
75	566.15	699.80	755.39	915.92	1144.30	761.78	986.52	1138.23	1283.47	1907.78	838.51	1067.09	1250.86	1407.96	2093.96
76	588.40	740.25	859.56	959.88	1326.30	778.21	1006.90	1171.38	1323.23	1925.72	848.13	1084.61	1274.42	1439.82	2117.10
77	626.22	791.01	920.31	1029.33	1407.92	816.37	1056.43	1234.69	1399.48	1984.68	881.43	1130.74	1331.03	1505.97	2154.17
78	668.15	846.00	990.21	1107.98	1503.65	860.42	1112.20	1309.86	1485.31	2056.37	919.28	1182.48	1398.79	1586.26	2188.61
79	703.11	893.63	1045.59	1172.61	1580.59	893.63	1155.68	1365.40	1551.38	2084.85	948.68	1224.77	1449.31	1646.64	2205.38
80	725.48	923.34	1082.90	1214.81	1623.29	910.58	1176.51	1397.78	1587.12	2095.60	961.64	1244.59	1476.49	1678.61	2214.74
81	789.31	1004.19	1176.51	1321.19	1765.84	980.78	1265.87	1502.02	1706.27	2253.04	1031.84	1333.95	1582.87	1797.75	2374.30
82	848.88	1080.78	1268.00	1423.31	1902.00	1044.61	1348.84	1599.89	1816.90	2399.83	1097.80	1419.05	1682.86	1910.51	2525.36
83	910.58	1159.49	1359.48	1525.43	2040.28	1110.56	1431.82	1697.76	1925.40	2546.63	1163.75	1504.15	1782.86	2023.26	2674.28
84	978.66	1244.59	1459.47	1636.06	2187.08	1180.77	1521.17	1802.00	2042.41	2699.81	1236.08	1593.51	1889.23	2140.28	2829.59
85	1053.12	1340.33	1570.10	1761.58	2355.16	1257.36	1619.04	1914.76	2172.19	2874.27	1314.80	1693.50	2004.12	2270.06	3006.18
86	1133.96	1444.58	1691.37	1897.74	2538.12	1338.21	1723.29	2036.03	2308.35	3057.24	1395.65	1797.75	2125.39	2406.22	3189.14
87	1221.19	1555.21	1821.15	2044.54	2731.73	1425.43	1833.92	2165.81	2455.15	3250.84	1482.88	1908.38	2255.16	2553.02	3382.75
88	1314.80	1674.35	1961.57	2199.85	2940.22	1519.04	1953.06	2306.22	2610.46	3459.34	1576.49	2027.52	2395.58	2708.32	3591.24
89	1414.80	1802.00	2110.49	2367.92	3167.87	1619.04	2080.71	2455.15	2778.53	3686.98	1676.48	2155.17	2544.51	2876.40	3818.89
90	1527.55	1942.42	2276.44	2553.02	3414.66	1731.80	2221.12	2621.10	2963.63	3933.77	1789.24	2295.59	2710.45	3061.49	4065.68
91	1644.57	2095.60	2453.02	2753.00	3680.60	1848.81	2374.30	2797.68	3163.61	4199.71	1906.25	2448.77	2887.03	3261.48	4331.62
92	1770.09	2255.16	2640.24	2963.63	3961.43	1974.33	2533.87	2984.90	3374.24	4480.54	2031.77	2608.33	3074.26	3472.10	4612.45
93	1906.25	2427.49	2842.36	3189.14	4263.54	2110.49	2706.20	3187.01	3599.75	4782.65	2167.94	2780.66	3276.37	3697.62	4914.55
94	2053.05	2612.59	3061.49	3433.81	4591.17	2257.29	2891.29	3406.15	3844.42	5110.29	2314.73	2965.75	3495.50	3942.28	5242.19
95	2212.61	2816.83	3301.90	3704.00	4950.72	2416.85	3095.53	3646.56	4114.61	5469.84	2474.30	3169.99	3735.91	4212.48	5601.74

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

Appendix B1

Union Security Insurance Company

6036-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	39.02	42.32	47.99	51.68	78.84	128.09	145.26	169.97	181.88	376.29	420.05	524.65	576.69	634.03	950.90
30	43.39	44.52	50.92	54.58	97.55	134.14	151.84	172.19	184.48	389.69	426.06	530.56	584.95	642.06	950.90
31	45.82	45.63	52.73	56.37	98.96	143.51	161.27	181.15	194.10	410.59	428.38	531.92	586.33	644.30	950.90
32	48.16	47.50	55.42	58.61	105.05	144.01	161.27	190.22	203.22	417.14	429.77	534.20	588.63	645.64	950.90
33	49.53	49.66	58.83	62.10	107.87	150.54	171.23	198.76	212.46	431.50	430.70	535.56	590.01	647.88	950.90
34	51.77	53.04	62.56	66.21	113.01	151.06	180.19	205.91	221.20	449.30	432.09	536.35	591.43	649.22	950.90
35	53.98	55.47	67.39	71.64	117.79	156.34	187.33	205.91	230.10	450.47	434.41	536.35	591.43	649.31	950.90
36	56.15	60.11	71.10	76.31	122.59	166.40	191.77	206.59	235.73	466.74	434.99	536.35	591.43	649.31	950.90
37	58.31	63.67	75.60	82.15	137.97	171.21	201.73	219.78	240.46	479.94	434.99	536.35	591.43	649.31	950.90
38	61.74	65.85	81.32	86.97	137.97	171.21	206.66	224.30	245.37	495.80	434.99	536.35	591.43	649.31	950.90
39	63.87	69.29	84.79	92.58	138.71	175.78	211.00	228.28	258.65	518.38	434.99	536.35	591.43	649.31	950.90
40	63.87	74.12	84.78	93.91	141.07	178.60	219.33	231.02	261.74	536.66	434.01	544.08	588.40	647.19	1011.60
41	67.99	78.47	90.49	98.36	148.06	184.58	225.72	238.65	270.14	559.97	440.20	550.61	598.80	658.57	1011.60
42	67.99	82.07	95.75	103.69	165.97	187.55	231.40	246.30	286.90	584.88	446.43	555.81	609.30	669.16	1011.60
43	71.98	86.18	96.75	106.73	168.05	193.53	237.63	262.21	294.73	610.38	452.72	562.43	619.88	679.38	1011.60
44	76.88	87.12	102.26	113.10	171.40	205.51	249.73	276.10	309.18	640.53	455.22	565.19	630.33	691.06	1011.60
45	83.98	90.38	102.46	113.45	184.28	216.77	253.25	282.21	319.04	659.69	477.09	572.37	627.48	698.02	1072.29
46	85.07	91.34	108.94	116.76	186.22	217.76	267.98	298.37	327.50	703.46	483.69	579.11	638.13	702.70	1072.29
47	90.52	96.51	110.06	118.11	189.28	226.22	273.89	307.40	344.74	734.90	490.35	585.35	651.17	702.70	1072.29
48	95.12	99.87	115.28	124.98	207.95	232.19	279.76	323.72	362.07	776.56	494.43	585.35	651.93	702.70	1072.29
49	99.44	104.48	121.39	128.89	221.26	246.18	293.93	332.14	370.70	799.16	494.43	585.35	651.93	702.70	1072.29
50	100.28	103.84	120.91	130.91	219.13	247.28	296.07	346.07	397.22	798.51	480.22	571.78	647.52	697.88	1183.57
51	104.02	106.60	129.51	138.61	234.41	253.23	300.74	365.88	405.51	821.97	481.65	572.97	645.89	696.95	1213.92
52	106.84	112.15	130.44	142.62	254.96	267.12	314.75	359.76	414.30	849.66	483.10	565.37	629.03	695.63	1244.27
53	110.70	116.94	139.20	152.24	291.34	281.00	328.03	379.45	421.37	875.42	481.82	564.69	635.94	679.93	1274.61
54	116.02	127.32	147.37	157.39	314.39	286.10	333.97	392.96	435.32	902.55	472.62	571.57	635.22	679.23	1304.96
55	118.59	131.38	153.07	165.49	336.76	301.57	353.62	401.42	442.84	926.47	464.06	563.44	620.11	671.80	1335.31
56	127.74	139.97	160.98	174.95	372.94	314.15	359.26	412.33	455.55	972.03	471.02	562.58	626.22	664.68	1401.56
57	132.26	145.41	172.12	183.14	387.00	314.70	372.51	420.01	466.25	987.11	469.95	554.69	618.77	664.32	1409.16
58	136.68	152.76	183.73	196.13	389.78	317.03	371.49	435.45	482.78	1000.61	468.67	560.37	624.20	669.88	1397.52
59	139.82	163.11	193.44	205.60	421.34	328.09	395.80	433.90	483.37	1016.11	467.81	565.29	623.17	674.68	1404.03
60	144.66	174.45	204.31	221.29	437.88	330.06	405.45	445.70	497.27	1038.87	472.84	569.69	622.25	678.96	1409.84
61	153.73	187.76	219.21	235.56	472.23	334.89	420.80	464.51	510.86	1070.83	474.00	585.25	640.47	688.14	1422.40
62	163.40	196.04	229.63	248.36	522.25	339.18	438.37	487.00	517.54	1080.55	475.16	600.89	661.80	691.88	1418.84
63	182.13	216.91	248.75	270.12	545.71	355.52	455.08	494.73	541.55	1070.33	482.35	628.70	681.09	709.97	1422.18
64	192.66	228.11	260.01	290.08	610.19	360.52	462.13	522.20	552.51	1076.26	489.37	636.85	698.52	715.87	1424.83
65	207.95	244.89	276.20	308.53	642.43	377.01	484.95	536.54	569.30	1077.52	489.97	658.66	716.68	723.52	1426.61
66	227.09	270.96	300.67	341.33	673.30	407.25	536.85	582.08	620.99	1179.43	522.29	698.33	752.52	789.50	1512.32
67	255.53	302.99	334.85	371.62	713.73	450.77	594.49	649.55	679.32	1288.84	560.14	740.63	806.00	846.80	1604.88
68	281.15	332.43	365.56	410.24	761.76	496.23	651.53	704.47	766.90	1398.70	595.56	776.65	851.23	921.74	1714.89
69	304.97	364.41	407.34	450.68	782.80	532.58	711.65	781.19	846.73	1519.37	637.93	811.66	909.17	989.06	1803.21
70	333.59	399.33	448.75	494.59	814.55	581.89	785.50	841.29	940.41	1649.18	679.90	857.19	965.74	1068.71	1865.52
71	364.36	434.00	479.17	547.40	845.18	616.20	812.26	917.55	1038.07	1682.89	697.58	897.78	1036.97	1151.50	1881.13
72	406.86	477.37	523.96	609.89	893.03	639.68	844.28	961.41	1086.31	1710.98	718.92	927.34	1078.74	1218.79	1902.07
73	444.01	525.67	575.41	678.05	943.69	658.11	875.11	994.16	1123.68	1743.20	738.31	955.65	1109.68	1253.20	1917.83
74	500.19	583.85	636.40	768.18	997.89	680.90	899.72	1029.42	1161.73	1759.50	754.71	981.01	1139.14	1287.58	1933.20
75	521.69	656.06	703.76	853.67	1067.28	699.53	923.36	1061.16	1197.51	1778.61	770.12	1001.88	1164.90	1313.11	1954.59
76	542.31	694.15	799.90	894.81	1234.35	718.56	946.54	1090.04	1233.75	1794.96	780.18	1016.82	1187.65	1342.21	1972.95
77	572.98	740.31	856.93	958.34	1312.16	747.91	989.92	1151.03	1303.14	1851.46	807.76	1059.75	1239.76	1404.56	2011.65
78	612.87	793.13	920.51	1031.07	1401.29	788.32	1044.50	1218.53	1381.97	1917.77	844.68	1110.38	1302.65	1478.10	2040.70
79	646.41	836.93	973.01	1090.96	1470.96	821.05	1082.88	1272.40	1444.78	1941.86	871.51	1147.66	1351.79	1533.23	2053.76
80	665.91	865.90	1008.44	1129.71	1512.66	836.11	1104.18	1302.04	1476.49	1953.06	885.05	1168.00	1376.50	1561.59	2065.81
81	723.35	940.36	1095.67	1229.70	1642.44	899.94	1187.15	1399.90	1589.25	2097.73	946.74	1250.98	1474.37	1674.35	2210.49
82	780.80	1012.70	1178.64	1323.31	1770.09	961.64	1265.87	1489.26	1691.37	2236.02	1010.57	1331.82	1565.85	1778.60	2353.03
83	836.11	1087.16	1265.87	1419.05	1897.74	1019.08	1344.59	1580.74	1793.49	2372.18	1070.14	1412.67	1661.59	1882.85	2491.32
84	897.81	1165.88	1357.35	1523.30	2036.03	1082.90	1425.43	1676.48	1902.00	2514.72	1136.09	1495.64	1757.33	1993.48	2638.12
85	965.89	1255.23	1461.60	1638.18	2191.34	1153.11	1516.92	1784.98	2021.14	2676.41	1206.30	1589.25	1865.83	2114.75	2799.81
86	1042.48	1353.10	1574.36	1765.84	2361.54	1229.70	1614.78	1897.74	2148.79	2846.61	1282.89	1687.12	1978.59	2242.40	2970.01
87	1121.20	1455.22	1695.63	1902.00	2542.38	1308.42	1716.90	2019.01	2284.95	3027.45	1361.61	1789.24	2099.86	2378.56	3150.85
88	1206.30	1565.85	1825.41	2046.67	2735.98	1393.52	1827.53	2148.79	2429.62	3221.05	1446.71	1899.87	2229.63	2523.23	3344.45
89	1299.91	1687.12	1965.82	2204.10	2946.61	1487.13	1948.80	2289.20	2587.06	3431.68	1540.32	2021.14	2370.05	2680.67	3555.07
90	1402.03	1819.02	2119.00	2376.43	3178.50	1589.25	2080.71	2442.38	2759.38	3663.58	1642.44	2153.04	2523.23	2852.99	3786.97
91	1510.53	1961.57	2282.82	2561.53	3425.30	1697.76	2223.25	2606.20	2944.48	3910.37	1750.94	2295.59	2687.05	3038.09	4033.76
92	1625.42	2110.49	2457.28	2757.26	3686.98	1812.64	2372.18	2780.66	3140.21	4172.05	1865.83	2444.51	2861.50	3233.82	4295.45
93	1750.94	2272.18	2646.63	2967.88	3967.81	1938.16	2533.87	2970.01	3350.83	4452.88	1991.35	2606.20	3050.85	3444.44	4576.28
94	1884.98	2446.64	2848.74	3195.52	4274.17	2072.20	2708.32	3172.12	3578.48	4759.25	2125.39	2780.66	3252.97	3672.09	4882.64
95	2031.77	2638.12	3072.13	3446.57	4608.19	2219.00	2899.80	3395.51	3829.52	5093.27	2272.18	2972.14	3476.36	3923.13	5216.66

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

Appendix B1

Union Security Insurance Company

6036-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	44.59	48.83	54.38	57.94	89.35	148.11	167.05	191.67	202.86	424.67	488.43	602.38	649.92	715.55	1082.41
30	49.59	51.37	57.71	61.20	110.56	155.10	174.62	194.18	205.76	439.79	495.42	609.16	659.23	724.62	1082.41
31	52.37	52.65	59.76	63.20	112.15	165.93	185.46	204.28	216.50	463.38	498.11	610.72	660.78	727.14	1082.41
32	55.04	54.81	62.81	65.71	119.06	166.51	185.46	214.50	226.67	470.78	499.73	613.34	663.38	728.65	1082.41
33	56.60	57.29	66.68	69.63	122.25	174.06	196.91	224.13	236.97	486.98	500.81	614.91	664.93	731.18	1082.41
34	59.17	61.20	70.90	74.24	128.07	174.67	207.22	232.19	246.72	507.07	502.43	615.81	666.53	732.69	1082.41
35	61.69	64.01	76.38	80.32	133.50	180.77	215.43	232.19	256.65	508.39	505.13	615.81	666.53	732.79	1082.41
36	64.18	69.35	80.58	85.56	138.93	192.40	220.53	232.96	262.93	526.75	505.80	615.81	666.53	732.79	1082.41
37	66.64	73.46	85.68	92.11	156.37	197.96	231.99	247.83	268.20	541.64	505.80	615.81	666.53	732.79	1082.41
38	70.56	75.98	92.16	97.51	156.37	197.96	237.65	252.93	273.68	559.55	505.80	615.81	666.53	732.79	1082.41
39	72.99	79.95	96.10	103.80	157.20	203.24	242.65	257.42	288.50	585.03	505.80	615.81	666.53	732.79	1082.41
40	75.49	82.06	98.02	107.32	158.71	210.11	244.83	263.36	299.81	608.22	511.17	609.74	667.44	734.65	1153.22
41	80.35	86.88	104.63	112.41	166.56	217.15	251.97	272.06	309.43	634.63	518.45	617.06	679.24	747.56	1153.22
42	80.35	90.86	110.71	118.50	186.71	220.65	258.31	280.78	328.63	662.86	525.80	622.89	691.14	759.58	1153.22
43	85.06	95.41	111.86	121.98	189.06	227.68	265.27	298.92	337.60	691.76	533.20	630.31	703.15	771.19	1153.22
44	90.85	96.46	118.24	129.26	192.82	241.78	278.77	314.76	354.15	725.94	536.15	633.40	715.01	784.44	1153.22
45	94.48	99.42	114.52	131.84	209.58	246.88	280.77	314.15	368.55	751.54	535.51	636.99	707.02	795.21	1224.03
46	95.71	100.47	121.76	135.70	211.78	248.00	297.11	332.15	378.32	801.41	542.92	644.49	719.01	800.55	1224.03
47	101.83	106.17	123.00	137.27	215.26	257.64	303.66	342.20	398.24	837.23	550.39	651.44	733.72	800.55	1224.03
48	107.01	109.86	128.85	145.25	236.49	264.44	310.17	360.37	418.26	884.69	554.97	651.44	734.57	800.55	1224.03
49	111.87	114.92	135.67	149.79	251.63	280.37	325.88	369.75	428.22	910.44	554.97	651.44	734.57	800.55	1224.03
50	115.71	116.43	140.52	149.61	250.44	284.37	330.90	399.77	451.39	917.83	552.70	647.45	747.14	800.98	1355.54
51	119.43	119.14	146.11	157.96	266.74	290.29	334.79	413.86	459.18	940.70	551.71	646.63	725.63	789.87	1385.89
52	122.11	128.17	150.01	161.63	288.95	304.39	355.55	417.79	473.49	968.43	552.11	645.00	721.08	785.38	1406.12
53	125.97	133.19	155.77	175.41	333.64	319.31	369.03	426.16	485.75	1003.08	548.28	642.05	710.76	773.96	1456.70
54	131.49	144.08	164.51	177.06	358.60	323.41	380.03	439.89	493.36	1030.18	536.70	646.77	708.24	763.26	1487.05
55	137.72	148.22	173.94	189.13	387.79	352.90	400.77	454.54	500.36	1071.80	541.40	636.61	704.67	760.02	1527.51
56	143.23	160.45	184.96	201.87	420.21	358.13	410.58	468.81	523.04	1096.88	538.31	639.94	713.75	761.48	1583.05
57	151.16	165.24	196.21	209.30	437.92	356.27	422.55	480.01	530.56	1123.27	541.15	633.93	708.08	755.74	1591.29
58	154.66	175.52	210.95	225.55	447.52	355.96	423.81	493.16	550.26	1137.78	535.63	642.23	709.04	763.08	1588.10
59	164.29	185.50	220.12	234.07	474.01	382.77	447.20	497.99	546.20	1145.02	544.71	636.69	708.92	762.45	1592.38
60	168.20	196.66	233.97	249.74	493.78	381.63	454.30	512.08	562.33	1169.64	545.58	637.37	708.82	761.89	1596.20
61	180.46	210.03	251.92	266.97	533.02	388.28	468.08	528.27	577.49	1217.81	553.95	656.36	734.20	777.25	1605.94
62	190.08	224.50	261.97	282.94	595.46	394.94	498.99	554.02	585.41	1233.02	550.76	685.98	752.74	786.01	1613.30
63	206.19	242.81	281.49	305.07	617.51	405.03	509.15	562.97	615.96	1211.00	554.19	700.85	768.66	799.84	1605.03
64	219.70	260.23	294.89	328.33	695.21	407.18	526.32	593.22	623.04	1225.90	557.21	720.78	791.65	809.62	1615.66
65	238.63	279.88	310.34	349.46	724.55	431.47	551.84	604.11	644.70	1216.21	558.66	749.35	805.70	820.53	1610.88
66	261.50	303.21	341.39	385.99	762.14	470.22	605.57	658.35	700.51	1330.92	600.18	783.27	853.73	891.76	1712.40
67	291.02	339.61	379.93	419.67	809.80	510.88	664.95	736.99	764.24	1459.58	642.79	829.69	912.29	958.33	1815.74
68	320.80	372.73	414.08	461.92	864.83	567.12	732.41	792.53	863.77	1587.41	682.60	868.56	964.72	1034.35	1943.15
69	351.62	407.87	462.73	508.63	886.89	616.21	792.73	883.64	957.17	1723.80	733.62	909.77	1029.82	1117.89	2036.44
70	382.24	448.43	509.66	561.17	923.15	668.10	884.82	953.19	1068.27	1866.18	777.03	964.88	1090.62	1207.93	2112.83
71	414.96	491.02	542.85	618.93	955.73	697.82	921.12	1034.77	1172.41	1900.68	796.07	1016.12	1170.12	1302.91	2125.43
72	463.56	535.89	591.66	686.51	1010.10	730.52	948.85	1082.53	1222.58	1936.11	821.62	1040.89	1218.79	1373.98	2146.50
73	508.83	588.75	649.84	762.81	1062.44	756.12	978.70	1123.68	1263.70	1963.65	843.79	1071.17	1253.20	1407.22	2159.57
74	574.41	654.62	717.35	864.96	1126.64	780.94	1008.08	1161.73	1310.17	1987.72	864.84	1097.19	1284.35	1445.70	2181.70
75	595.79	734.79	793.43	963.34	1202.07	800.32	1034.65	1194.54	1348.68	2000.52	880.14	1120.44	1310.15	1479.10	2200.15
76	618.23	778.21	902.94	1005.98	1390.39	818.88	1059.03	1231.04	1388.30	2020.82	891.63	1138.84	1336.79	1507.61	2222.20
77	654.11	829.04	965.95	1080.04	1477.80	854.40	1107.59	1295.54	1467.94	2085.27	922.07	1183.98	1396.95	1579.49	2261.06
78	701.80	889.26	1038.28	1163.25	1579.20	901.28	1170.23	1372.35	1559.82	2159.69	965.01	1242.57	1468.49	1665.57	2298.92
79	739.40	938.99	1097.76	1229.31	1658.25	938.99	1214.83	1433.44	1626.23	2186.32	996.34	1286.01	1521.89	1726.02	2313.36
80	761.65	970.15	1136.09	1274.38	1706.27	957.38	1236.08	1465.86	1665.84	2201.98	1010.57	1308.42	1550.96	1761.58	2327.50
81	827.60	1055.25	1236.08	1387.14	1853.06	1027.59	1329.70	1576.49	1791.37	2365.79	1082.90	1402.03	1661.59	1887.10	2491.32
82	891.43	1136.09	1331.82	1491.39	1995.61	1097.80	1419.05	1680.74	1906.25	2518.98	1153.11	1491.39	1767.96	2004.12	2648.75
83	957.38	1216.94	1427.56	1599.89	2140.28	1168.00	1502.02	1782.86	2021.14	2672.16	1223.32	1578.61	1870.08	2121.13	2806.19
84	1027.59	1308.42	1531.81	1719.03	2297.71	1238.21	1599.89	1891.36	2146.66	2835.97	1299.91	1676.48	1982.84	2246.65	2972.14
85	1104.18	1406.29	1646.69	1848.81	2472.17	1316.93	1699.88	2010.50	2278.57	3016.81	1376.50	1776.47	2101.98	2384.94	3152.97
86	1191.41	1514.79	1776.47	1993.48	2663.65	1404.16	1808.39	2140.28	2423.24	3208.29	1463.73	1884.98	2231.76	2529.61	3344.45
87	1282.89	1631.80	1910.51	2144.53	2867.89	1495.64	1925.40	2274.31	2574.29	3412.53	1555.21	2001.99	2365.79	2680.67	3548.69
88	1380.76	1755.20	2057.30	2308.35	3087.02	1593.51	2048.79	2421.11	2738.11	3631.66	1653.08	2125.39	2512.59	2844.48	3767.83
89	1487.13	1891.36	2214.74	2487.06	3323.17	1699.88	2184.96	2578.55	2916.82	3867.82	1759.45	2261.55	2670.03	3023.20	4003.98
90	1602.02	2040.28	2389.20	2680.67	3584.86	1814.77	2333.88	2753.00	3110.42	4129.50	1874.34	2410.47	2844.48	3216.80	4265.66
91	1727.54	2199.85	2574.29	2889.16	3863.56	1940.29	2493.44	2938.10	3318.92	4408.21	1999.86	2570.04	3029.58	3425.30	4544.37
92	1859.45	2367.92	2772.15	3110.42	4157.16	2072.20	2661.52	3135.95	3540.18	4701.80	2131.77	2738.11	3227.44	3646.56	4837.96
93	1999.86	2546.63	2984.90	3346.58	4476.29	2212.61	2840.23	3348.71	3776.34	5020.93	2272.18	2916.82	3440.19	3882.71	5157.09
94	2153.04	2742.36	3212.54	3604.01	4818.82	2365.79	3035.96	3576.35	4033.76	5363.46	2425.36	3112.55	3667.83	4140.14	5499.62
95	2323.24	2957.24	3465.72	3886.97	5197.51	2536.00	3250.84	3829.52	4316.72	5742.16	2595.57	3327.43	3921.01	4423.10	5878.32

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

Appendix B1

Union Security Insurance Company

6036-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	39.02	42.32	49.59	53.24	78.84	128.09	145.26	173.59	188.87	381.66	420.05	524.65	585.85	643.09	950.90
30	43.39	44.52	52.62	56.23	97.55	134.14	151.84	175.86	191.57	395.25	426.06	530.56	594.24	651.24	950.90
31	45.82	45.63	54.49	58.08	98.96	143.51	161.27	185.01	201.57	416.45	428.38	531.92	595.64	653.50	950.90
32	48.16	47.50	57.27	60.38	105.05	144.01	161.27	194.26	211.04	423.10	429.77	534.20	597.97	654.86	950.90
33	49.53	49.66	60.79	63.98	107.87	150.54	171.23	202.99	220.63	437.66	430.70	535.56	599.38	657.14	950.90
34	51.77	53.04	64.64	68.22	113.01	151.06	180.19	210.29	229.70	455.72	432.09	536.35	600.82	658.50	950.90
35	53.98	55.47	69.64	73.81	117.79	156.34	187.33	210.29	238.95	456.91	434.41	536.35	600.82	658.59	950.90
36	56.15	60.11	73.47	78.62	122.59	166.40	191.77	210.98	244.80	473.41	434.99	536.35	600.82	658.59	950.90
37	58.31	63.67	78.12	84.64	137.97	171.21	201.73	224.45	249.70	486.79	434.99	536.35	600.82	658.59	950.90
38	61.74	65.85	84.03	89.60	137.97	171.21	206.66	229.07	254.81	502.89	434.99	536.35	600.82	658.59	950.90
39	63.87	69.29	87.62	95.38	138.71	175.78	211.00	233.14	268.60	525.78	434.99	536.35	600.82	658.59	950.90
40	66.78	74.12	84.78	96.59	141.07	183.85	219.33	231.02	266.50	536.66	453.30	553.46	588.40	664.68	1021.71
41	71.08	78.47	90.49	101.17	148.06	190.01	225.72	238.65	275.05	559.97	459.76	560.10	598.80	676.37	1021.71
42	71.08	82.07	95.75	106.65	165.97	193.07	231.40	246.30	292.12	584.88	466.27	565.39	609.30	687.24	1021.71
43	75.25	86.18	96.75	109.78	168.05	199.22	237.63	262.21	300.09	610.38	472.84	572.13	619.88	697.75	1021.71
44	80.37	87.12	102.26	116.33	171.40	211.56	249.73	276.10	314.80	640.53	475.45	574.93	630.33	709.73	1021.71
45	83.98	90.38	102.46	116.51	184.28	222.79	253.25	282.21	324.55	659.69	486.83	572.37	627.48	706.86	1082.41
46	85.07	91.34	108.94	119.92	186.22	223.81	267.98	298.37	333.15	703.46	493.56	579.11	638.13	711.60	1082.41
47	90.52	96.51	110.06	121.31	189.28	232.51	273.89	307.40	350.69	734.90	500.35	585.35	651.17	711.60	1082.41
48	95.12	99.87	115.28	128.36	207.95	238.64	279.76	323.72	368.32	776.56	504.52	585.35	651.93	711.60	1082.41
49	99.44	104.48	121.39	132.37	221.26	253.02	293.93	332.14	377.09	799.16	504.52	585.35	651.93	711.60	1082.41
50	100.28	103.84	124.18	130.91	223.05	247.28	296.07	352.04	397.22	807.69	489.28	580.19	664.13	705.81	1203.80
51	107.87	106.60	129.51	138.61	238.45	259.41	300.74	365.88	405.51	831.10	490.41	572.97	645.89	704.69	1234.15
52	110.66	115.35	133.70	142.62	259.21	273.33	326.40	365.57	420.22	867.93	500.35	581.30	644.37	695.63	1264.50
53	114.52	120.19	139.20	155.55	296.04	287.38	333.89	379.45	427.22	893.66	490.12	572.43	635.94	687.16	1294.85
54	119.89	127.32	147.37	157.39	319.30	292.32	333.97	392.96	435.32	920.78	488.64	564.05	635.22	679.23	1315.08
55	118.59	131.38	156.55	168.87	341.86	301.57	353.62	413.22	448.59	944.64	471.79	563.44	627.16	678.58	1355.54
56	127.74	143.38	164.41	178.32	372.94	314.15	364.96	417.98	466.80	980.95	478.49	569.61	632.95	677.59	1411.64
57	136.04	145.41	175.56	186.41	392.09	320.64	372.51	425.46	471.61	1004.13	477.07	561.29	631.53	676.51	1418.74
58	136.68	156.01	187.13	199.40	394.59	317.03	381.96	440.70	487.97	1008.67	475.37	566.67	630.26	675.70	1415.67
59	146.81	166.31	200.11	205.60	421.34	339.02	400.94	448.69	483.37	1016.11	487.04	571.24	634.60	674.68	1412.59
60	148.02	174.45	210.90	221.29	442.54	335.22	405.45	459.93	497.27	1046.13	484.96	569.69	638.48	678.96	1426.05
61	160.41	187.76	222.48	238.70	476.91	344.60	420.80	469.06	515.30	1084.83	485.42	585.25	650.89	698.04	1430.05
62	166.74	199.20	232.87	251.50	527.13	348.47	443.03	487.00	521.78	1093.81	485.96	606.21	666.85	701.29	1426.05
63	185.57	216.91	252.03	270.12	550.50	360.03	455.08	503.26	545.68	1076.45	497.75	623.55	690.82	709.97	1428.95
64	196.04	228.11	260.01	293.27	615.19	364.76	462.13	522.20	556.43	1082.02	499.06	636.85	698.52	720.13	1431.19
65	211.36	244.89	276.20	311.68	642.43	385.39	484.95	536.54	573.07	1077.52	499.13	658.66	716.68	727.56	1432.56
66	233.97	270.96	303.81	344.52	677.98	419.84	541.15	586.10	624.78	1184.84	536.04	698.33	761.32	793.59	1518.21
67	259.08	302.99	338.07	371.62	718.30	455.07	590.09	653.71	679.32	1294.34	569.32	735.94	814.86	850.93	1610.74
68	284.75	332.43	368.79	413.47	770.73	505.09	651.53	704.47	770.94	1409.80	609.30	776.65	855.59	925.91	1726.59
69	315.74	364.41	410.59	450.68	786.96	550.19	707.15	789.72	846.73	1530.42	656.16	811.66	917.79	993.22	1808.90
70	340.54	399.33	451.96	497.76	822.31	594.82	785.50	845.43	948.65	1660.03	697.56	857.19	969.91	1072.80	1881.65
71	371.10	437.17	482.20	553.62	848.75	624.36	816.45	921.60	1050.28	1687.84	714.00	901.86	1041.00	1159.47	1890.90
72	413.53	477.37	526.90	612.95	899.72	651.03	844.28	965.19	1090.10	1724.49	734.13	927.34	1082.53	1222.58	1910.96
73	450.49	525.67	575.41	678.05	946.82	672.11	875.11	994.16	1123.68	1751.36	748.86	955.65	1109.68	1249.70	1921.86
74	509.87	583.85	639.19	768.18	1003.74	693.81	899.72	1035.87	1161.73	1770.54	770.91	977.79	1145.59	1287.58	1944.17
75	530.58	653.15	703.76	856.63	1067.28	711.39	920.35	1061.16	1200.47	1778.61	784.99	995.95	1164.90	1316.07	1954.59
76	550.44	691.44	802.61	897.52	1239.92	726.69	941.05	1092.75	1239.17	1800.90	793.77	1011.40	1190.36	1344.92	1975.96
77	583.12	737.77	859.47	960.88	1314.75	760.59	984.81	1153.56	1305.68	1851.46	823.00	1054.68	1242.30	1407.09	2011.65
78	622.49	790.72	922.91	1033.47	1403.73	800.34	1039.67	1220.94	1384.37	1920.29	856.71	1105.57	1305.06	1480.51	2043.20
79	657.75	834.66	977.55	1095.49	1475.53	834.66	1080.61	1276.94	1449.31	1946.47	887.40	1143.12	1356.32	1540.04	2058.36
80	678.68	861.64	1010.57	1133.96	1516.92	853.13	1097.80	1304.17	1480.75	1957.31	899.94	1161.62	1378.63	1565.85	2067.94
81	736.12	938.23	1099.92	1233.96	1648.82	914.83	1182.90	1404.16	1593.51	2104.11	963.76	1246.72	1480.75	1678.61	2216.87
82	793.56	1010.57	1185.02	1329.70	1776.47	976.53	1261.62	1495.64	1697.76	2242.40	1027.59	1327.57	1572.23	1784.98	2359.41
83	851.01	1082.90	1270.13	1425.43	1904.12	1038.23	1338.21	1587.12	1799.88	2378.56	1087.16	1404.16	1663.71	1889.23	2497.70
84	912.70	1163.75	1361.61	1527.55	2044.54	1099.92	1423.31	1680.74	1908.38	2523.23	1153.11	1491.39	1761.58	1997.73	2644.50
85	982.91	1250.98	1465.86	1646.69	2199.85	1172.26	1510.53	1789.24	2029.65	2684.92	1227.57	1582.87	1870.08	2123.26	2808.32
86	1059.50	1348.84	1580.74	1774.35	2370.05	1248.85	1608.40	1904.12	2157.30	2855.12	1304.17	1680.74	1984.97	2250.91	2978.52
87	1140.35	1453.09	1702.01	1910.51	2550.89	1329.70	1712.65	2025.39	2293.46	3035.96	1385.01	1784.98	2106.24	2387.07	3159.36
88	1227.57	1561.59	1831.79	2055.18	2746.62	1416.92	1821.15	2155.17	2438.13	3231.69	1472.24	1893.49	2236.02	2531.74	3355.09
89	1321.19	1682.86	1972.20	2212.61	2959.37	1510.53	1942.42	2295.59	2595.57	3444.44	1565.85	2014.75	2376.43	2689.18	3567.84
90	1425.43	1814.77	2127.51	2384.94	3189.14	1614.78	2074.32	2450.89	2767.89	3674.21	1670.10	2146.66	2531.74	2861.50	3797.61
91	1538.19	1957.31	2291.33	2572.16	3438.06	1727.54	2216.87	2614.71	2955.12	3923.13	1782.86	2289.20	2695.56	3048.73	4046.53
92	1655.20	2106.24	2465.79	2767.89	3699.74	1844.55	2365.79	2789.17	3150.85	4184.82	1899.87	2438.13	2870.01	3244.46	4308.21
93	1780.73	2265.80	2655.14	2978.52	3982.70	1970.08	2525.36	2978.52	3361.47	4467.78	2025.39	2597.69	3059.36	3455.08	4591.17
94	1916.89	2442.38	2859.38	3208.29	4289.07	2106.24	2701.94	3182.76	3591.24	4774.14	2161.55	2774.28	3263.60	3684.85	4897.53
95	2067.94	2631.73	3082.77	3459.34	4625.21	2257.29	2891.29	3406.15	3842.29	5110.29	2312.61	2963.63	3486.99	3935.90	5233.68

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

Appendix B1

Union Security Insurance Company

6036-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	37.16	39.06	43.19	48.54	73.58	120.09	134.36	151.89	167.89	349.41	390.75	485.79	521.77	588.74	880.09
30	41.32	41.10	45.83	51.27	91.05	125.75	140.45	153.87	170.29	361.85	396.34	491.26	529.24	596.20	880.09
31	43.64	42.12	47.45	52.95	92.36	134.54	149.17	161.88	179.17	381.26	398.49	492.52	530.49	598.28	880.09
32	45.87	43.85	49.88	55.05	98.05	135.01	149.17	169.98	187.59	387.35	399.78	494.63	532.57	599.52	880.09
33	47.17	45.84	52.95	58.34	100.67	141.13	158.38	177.62	196.11	400.68	400.65	495.89	533.82	601.60	880.09
34	49.31	48.96	56.30	62.20	105.47	141.62	166.68	184.00	204.18	417.21	401.94	496.62	535.10	602.85	880.09
35	51.41	51.21	60.65	67.30	109.94	146.57	173.28	184.00	212.40	418.30	404.10	496.62	535.10	602.93	880.09
36	53.48	55.48	63.99	71.68	114.42	156.00	177.39	184.61	217.60	433.40	404.64	496.62	535.10	602.93	880.09
37	55.54	58.77	68.04	77.17	128.77	160.51	186.60	196.40	221.96	445.66	404.64	496.62	535.10	602.93	880.09
38	58.80	60.78	73.19	81.70	128.77	160.51	191.16	200.44	226.49	460.39	404.64	496.62	535.10	602.93	880.09
39	60.83	63.96	76.31	86.97	129.46	164.79	195.17	203.99	238.75	481.35	404.64	496.62	535.10	602.93	880.09
40	58.07	68.83	76.83	85.86	129.32	162.84	204.03	207.92	242.70	493.73	405.08	497.17	535.71	594.72	930.67
41	61.81	72.87	82.01	89.93	135.72	168.29	209.97	214.78	250.49	515.17	410.85	503.14	545.18	605.17	930.67
42	61.81	76.21	86.77	94.80	152.14	171.00	215.26	221.67	266.03	538.09	416.67	507.89	554.73	614.90	930.67
43	65.43	80.02	87.68	97.58	154.05	176.45	221.06	235.99	273.30	561.55	422.54	513.95	564.37	624.30	930.67
44	69.89	80.90	92.67	103.41	157.11	187.38	232.31	248.49	286.69	589.29	424.87	516.46	573.89	635.03	930.67
45	76.99	81.34	93.42	107.31	169.83	204.73	225.72	255.58	302.54	609.59	438.14	516.98	574.46	645.01	991.37
46	77.98	82.20	99.33	110.45	171.61	205.66	238.85	270.23	310.56	650.04	444.21	523.07	584.20	649.33	991.37
47	82.98	86.86	100.35	111.73	174.43	213.66	244.12	278.40	326.91	679.08	450.32	528.70	596.15	649.33	991.37
48	87.19	89.89	105.11	118.23	191.64	219.29	249.35	293.18	343.35	717.58	454.06	528.70	596.83	649.33	991.37
49	91.15	94.03	110.68	121.92	203.91	232.51	261.98	300.81	351.52	738.47	454.06	528.70	596.83	649.33	991.37
50	96.42	94.40	114.38	118.44	203.48	234.91	267.04	328.17	361.11	743.44	462.10	521.33	597.71	642.37	1092.53
51	100.16	97.19	119.55	128.94	218.25	247.06	272.37	335.89	369.73	767.17	455.38	523.85	590.07	642.74	1122.87
52	99.21	102.54	120.66	129.94	233.71	248.48	291.43	330.75	378.79	785.71	448.59	517.59	583.00	628.31	1143.11
53	103.07	107.20	125.94	142.31	267.85	261.84	298.74	344.43	392.11	802.47	440.28	518.28	576.09	629.29	1173.45
54	108.29	117.27	133.66	144.27	294.74	261.22	310.93	357.77	400.49	838.73	440.58	518.92	576.81	623.22	1213.92
55	110.94	121.27	142.63	151.98	311.25	282.32	324.15	371.90	408.34	853.81	433.12	519.53	577.83	617.51	1234.15
56	120.00	126.31	147.28	161.49	341.42	289.02	325.04	378.44	416.19	891.77	441.11	513.35	572.35	613.05	1290.64
57	120.93	135.50	161.79	170.06	356.44	285.01	344.71	392.73	428.74	910.53	434.35	515.07	574.12	609.47	1294.12
58	125.89	139.76	170.12	179.78	360.91	289.22	340.10	398.73	441.25	919.91	435.20	510.00	575.72	617.45	1288.63
59	129.33	150.32	180.10	189.79	387.83	306.21	364.96	404.31	439.86	932.70	435.77	517.68	577.43	619.83	1292.74
60	134.56	158.59	191.13	202.32	405.27	309.43	366.37	417.25	455.44	958.96	436.46	518.92	578.96	616.76	1296.40
61	143.70	171.85	202.85	216.71	434.83	310.62	382.97	428.08	470.88	986.84	439.74	536.02	593.61	633.68	1300.05
62	153.40	180.23	210.23	229.49	483.20	315.95	401.06	442.32	475.12	1001.00	448.17	553.03	606.23	635.40	1303.61
63	168.39	197.49	229.12	244.69	502.63	328.52	414.53	456.34	496.07	978.59	446.43	566.86	627.57	642.57	1307.05
64	179.14	208.83	237.82	264.58	560.17	335.07	419.34	480.43	505.49	989.93	455.46	582.55	637.98	656.21	1303.98
65	194.32	225.81	251.37	283.34	589.30	351.87	443.14	488.85	524.05	986.84	457.92	601.39	649.90	662.89	1307.73
66	209.89	248.38	275.62	312.62	617.19	377.86	489.61	533.91	567.98	1076.64	485.64	641.71	690.91	719.96	1382.86
67	234.23	276.35	305.87	339.58	654.25	416.43	541.65	595.42	617.57	1178.68	518.82	670.32	735.14	776.58	1464.31
68	259.52	302.21	336.44	374.71	699.03	460.79	593.12	645.76	702.32	1282.14	549.75	703.12	781.38	842.49	1568.57
69	283.45	330.97	374.75	412.05	716.17	497.37	644.09	717.15	773.10	1392.30	592.36	735.85	835.92	905.95	1649.63
70	305.79	363.33	410.29	456.55	748.61	534.48	717.79	766.69	866.16	1513.56	626.92	783.96	878.33	982.72	1709.61
71	337.37	395.98	439.74	503.86	773.86	567.23	741.08	840.75	952.58	1539.35	648.34	820.24	948.20	1055.88	1719.89
72	373.51	434.26	479.80	554.72	816.11	586.68	770.70	878.13	987.90	1566.90	665.66	844.07	987.90	1109.02	1733.20
73	414.84	477.61	526.74	620.54	859.32	616.10	792.96	913.65	1025.66	1588.07	685.58	868.14	1015.16	1144.68	1748.61
74	464.69	530.78	577.78	698.62	913.02	632.50	817.63	935.84	1058.46	1608.58	699.65	890.66	1035.87	1171.41	1768.75
75	480.19	594.83	641.26	779.57	973.76	646.18	839.15	966.31	1090.80	1622.94	710.65	907.02	1061.16	1197.51	1782.03
76	498.92	629.08	729.40	816.17	1128.47	661.61	856.00	995.13	1125.29	1637.45	720.37	921.92	1081.90	1222.90	1801.78
77	532.41	671.85	783.41	874.68	1195.70	694.67	897.84	1049.61	1189.05	1685.62	749.34	960.88	1133.28	1280.33	1830.77
78	567.21	718.62	841.20	942.14	1277.00	730.64	945.37	1112.78	1261.79	1746.40	779.71	1004.63	1189.69	1348.32	1860.19
79	598.78	759.81	889.09	995.70	1343.05	759.81	982.78	1161.27	1317.76	1771.20	807.96	1041.06	1231.58	1399.42	1874.58
80	616.98	785.05	921.21	1031.84	1380.76	774.41	999.93	1189.28	1348.84	1782.86	816.96	1057.37	1255.23	1425.43	1882.85
81	670.17	853.13	999.93	1123.33	1502.02	833.99	1076.52	1276.51	1450.96	1916.89	876.54	1133.96	1344.59	1527.55	2019.01
82	721.23	919.09	1078.65	1210.55	1616.91	887.17	1146.73	1361.61	1544.57	2040.28	931.85	1206.30	1431.82	1625.42	2146.66
83	774.41	985.04	1155.24	1295.66	1733.92	944.62	1216.94	1442.45	1636.06	2163.68	989.29	1278.64	1514.79	1719.03	2272.18
84	831.86	1057.37	1240.34	1391.39	1859.45	1004.19	1293.53	1531.81	1736.05	2295.59	1050.99	1353.10	1606.27	1819.02	2406.22
85	895.68	1140.35	1333.95	1497.77	2001.99	1070.14	1376.50	1627.55	1846.68	2442.38	1119.07	1440.33	1702.01	1929.65	2555.14
86	963.76	1227.57	1438.20	1612.65	2157.30	1138.22	1463.73	1731.80	1961.57	2597.69	1187.15	1527.55	1806.26	2044.54	2710.45
87	1038.23	1321.19	1548.83	1738.18	2321.12	1212.68	1557.34	1842.43	2087.09	2761.51	1261.62	1621.16	1916.89	2170.06	2874.27
88	1116.94	1423.31	1667.97	1870.08	2499.83	1291.40	1659.46	1961.57	2219.00	2940.22	1340.33	1723.29	2036.03	2301.97	3052.98
89	1202.04	1531.81	1793.49	2012.63	2693.43	1376.50	1767.96	2087.09	2361.54	3133.83	1425.43	1831.79	2161.55	2444.51	3246.58
90	1297.78	1650.95	1936.04	2170.06	2901.93	1472.24	1887.10	2229.63	2518.98	3342.32	1521.17	1950.93	2304.10	2601.95	3455.08
91	1397.78	1780.73	2084.96	2340.26	3129.57	1572.23	2016.88	2378.56	2689.18	3569.97	1621.16	2080.71	2453.02	2772.15	3682.72
92	1504.15	1916.89	2244.53	2518.98	3367.85	1678.61	2153.04	2538.12	2867.89	3808.25	1727.54	2216.87	2612.59	2950.86	3921.01
93	1621.16	2063.69	2416.85	2710.45	3623.15	1795.62	2299.84	2710.45	3059.36	4063.55	1844.55	2363.67	2784.91	3142.34	4176.31
94	1744.56	2221.12	2601.95	2918.95	3901.86	1919.02	2457.28	2895.54	3267.86	4342.25	1967.95	2521.10	2970.01	3350.83	4455.01
95	1880.72	2393.45	2806.19	3148.72	4208.22	2055.18	2629.61	3099.79	3497.63	4648.62	2104.11	2693.43	3174.25	3580.60	4761.37

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

Appendix B1

Union Security Insurance Company

6036-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	33.44	35.81	41.59	43.85	66.57	108.08	123.47	144.66	153.89	317.16	361.44	446.93	494.31	534.40	809.28
30	37.19	37.67	44.13	46.31	82.38	113.18	129.07	146.55	156.10	328.45	366.61	451.96	501.39	541.17	809.28
31	39.28	38.61	45.70	47.83	83.57	121.08	137.08	154.17	164.24	346.06	368.60	453.12	502.57	543.05	809.28
32	41.28	40.19	48.03	49.73	88.71	121.51	137.08	161.89	171.96	351.59	369.80	455.06	504.54	544.18	809.28
33	42.45	42.02	50.99	52.69	91.09	127.02	145.54	169.16	179.77	363.69	370.60	456.22	505.72	546.07	809.28
34	44.38	44.88	54.22	56.18	95.43	127.46	153.16	175.24	187.17	378.70	371.80	456.89	506.94	547.20	809.28
35	46.27	46.94	58.41	60.78	99.47	131.91	159.23	175.24	194.70	379.69	373.80	456.89	506.94	547.28	809.28
36	48.13	50.86	61.62	64.74	103.52	140.40	163.00	175.82	199.47	393.39	374.29	456.89	506.94	547.28	809.28
37	49.98	53.87	65.52	69.70	116.51	144.46	171.47	187.04	203.46	404.52	374.29	456.89	506.94	547.28	809.28
38	52.92	55.72	70.48	73.79	116.51	144.46	175.66	190.89	207.62	417.89	374.29	456.89	506.94	547.28	809.28
39	54.74	58.63	73.49	78.55	117.13	148.31	179.35	194.28	218.86	436.92	374.29	456.89	506.94	547.28	809.28
40	55.16	63.53	71.53	80.49	120.50	152.33	188.73	194.06	223.67	457.95	376.14	469.03	500.58	550.99	859.86
41	58.72	67.26	76.35	84.31	126.47	157.44	194.22	200.46	230.85	477.84	381.50	474.66	509.43	560.67	859.86
42	58.72	70.34	80.79	88.88	141.76	159.97	199.11	206.89	245.17	499.10	386.91	479.15	518.36	569.69	859.86
43	62.16	73.87	81.63	91.49	143.54	165.07	204.48	220.26	251.86	520.85	392.36	484.86	527.36	578.39	859.86
44	66.39	74.68	86.28	96.94	146.40	175.29	214.88	231.93	264.20	546.59	394.52	487.23	536.25	588.33	859.86
45	69.99	78.33	87.39	95.05	155.38	180.64	220.21	239.61	269.54	559.48	399.20	489.28	530.27	591.99	910.44
46	70.89	79.16	92.92	97.83	157.01	181.47	233.03	253.34	276.68	596.61	404.72	495.05	539.26	595.96	910.44
47	75.43	83.65	93.87	98.96	159.59	188.52	238.17	261.00	291.25	623.27	410.29	500.38	550.29	595.96	910.44
48	79.27	86.56	98.33	104.71	175.33	193.49	243.27	274.85	305.89	658.60	413.70	500.38	550.92	595.96	910.44
49	82.87	90.55	103.54	107.99	186.55	205.15	255.59	282.01	313.17	677.77	413.70	500.38	550.92	595.96	910.44
50	84.85	88.11	101.30	112.20	187.83	210.18	249.62	292.37	337.04	679.19	407.73	487.69	547.91	594.78	1011.60
51	88.61	90.92	109.58	119.27	198.04	216.18	255.34	311.90	345.87	694.11	411.59	491.11	550.20	596.28	1031.83
52	91.58	96.13	110.88	120.43	216.71	229.85	268.12	307.54	349.20	721.76	414.08	485.74	536.98	590.91	1062.18
53	95.43	100.70	119.31	129.07	249.05	242.68	281.17	326.91	356.99	747.75	415.36	479.60	546.16	578.66	1082.41
54	100.55	107.22	126.81	134.44	265.26	248.78	282.14	334.31	371.47	765.80	408.54	481.32	540.30	581.20	1102.64
55	99.46	111.17	128.72	141.85	285.74	256.65	300.58	336.48	379.58	790.23	394.45	475.63	521.46	576.80	1132.99
56	108.39	119.49	137.01	148.04	315.16	263.88	307.94	350.20	388.07	820.43	403.73	478.19	531.95	561.43	1189.81
57	113.37	122.28	148.02	156.98	330.98	267.20	316.91	360.01	396.58	842.45	398.75	468.85	529.47	566.81	1198.26
58	115.10	130.01	156.51	166.71	332.03	266.97	313.94	372.50	410.10	855.36	395.03	478.52	533.29	570.85	1188.80
59	118.85	137.52	163.42	173.97	359.10	278.87	334.12	369.80	410.86	864.45	397.32	476.03	525.98	570.46	1198.56
60	121.11	145.91	174.65	186.51	372.66	278.49	341.95	379.32	418.26	879.04	394.03	479.44	530.26	570.12	1199.17
61	130.33	159.12	186.49	201.01	402.10	286.36	359.33	396.20	435.34	909.86	399.76	497.74	546.75	584.18	1208.28
62	140.06	167.58	194.05	210.63	444.16	288.07	373.08	411.04	441.18	921.45	404.97	510.49	560.76	588.33	1209.98
63	154.64	184.54	212.75	228.80	464.33	301.52	387.49	422.22	458.87	911.31	410.51	535.94	578.93	602.13	1212.24
64	162.24	192.76	221.96	245.45	520.16	305.38	389.39	447.01	470.22	915.11	411.85	538.12	596.07	605.08	1214.93
65	177.27	206.73	235.86	261.31	545.83	322.55	409.70	457.06	482.58	917.49	416.71	553.66	609.84	614.39	1212.62
66	192.68	229.02	256.83	290.29	570.44	344.27	455.25	497.78	526.33	1000.89	444.41	589.81	642.50	670.87	1282.83
67	216.49	256.37	283.34	317.16	608.50	382.08	502.01	549.62	578.97	1096.06	477.50	628.13	682.00	722.88	1364.73
68	237.90	282.06	310.56	348.87	649.74	420.91	552.68	599.64	653.88	1193.34	503.93	661.76	724.63	784.10	1463.21
69	258.33	310.92	345.42	383.08	666.21	453.35	608.06	661.66	719.92	1292.85	542.24	691.25	771.29	839.45	1535.86
70	284.94	340.42	381.44	421.67	694.31	495.69	668.13	716.96	800.17	1405.06	578.36	727.97	820.05	909.02	1585.96
71	310.38	367.47	406.38	466.53	716.80	526.42	686.65	780.12	883.38	1430.46	595.00	763.11	879.61	980.17	1597.74
72	346.83	406.54	444.48	517.95	759.25	545.05	720.35	817.57	923.56	1454.33	612.41	791.08	915.99	1037.11	1617.65
73	375.95	447.57	489.53	575.13	803.08	556.59	746.53	847.14	952.15	1481.92	625.81	812.13	945.15	1064.17	1631.76
74	425.97	495.39	541.50	653.26	848.64	580.86	765.09	874.52	987.47	1494.47	641.34	832.57	968.11	1093.96	1644.50
75	444.62	556.92	597.79	726.21	907.74	595.79	785.01	901.10	1019.66	1513.64	657.13	850.71	990.02	1117.48	1662.56
76	460.96	591.11	680.59	761.94	1050.45	610.09	806.62	927.34	1049.36	1527.50	663.28	864.98	1011.40	1141.56	1678.66
77	486.78	628.75	727.63	813.83	1115.47	636.36	841.56	978.63	1107.93	1574.15	685.84	900.03	1052.15	1194.13	1710.18
78	521.54	675.36	783.51	877.25	1191.71	670.55	889.76	1035.87	1175.27	1630.48	719.54	944.54	1107.98	1256.99	1734.84
79	548.88	712.18	827.86	927.65	1249.40	696.31	921.36	1081.88	1229.31	1648.97	739.88	975.28	1149.93	1304.16	1745.93
80	565.92	736.12	857.39	959.51	1285.02	710.59	938.23	1106.31	1255.23	1659.46	753.14	993.55	1170.13	1327.57	1755.20
81	614.85	799.94	931.85	1044.61	1395.65	765.90	1010.57	1191.41	1350.97	1782.86	804.20	1063.76	1253.11	1423.31	1878.59
82	663.78	861.64	1002.06	1125.45	1504.15	816.96	1076.52	1265.87	1438.20	1899.87	859.52	1133.96	1331.82	1512.66	1999.86
83	710.59	923.34	1076.52	1206.30	1612.65	865.90	1142.47	1344.59	1525.43	2016.88	910.58	1199.92	1412.67	1599.89	2116.88
84	763.78	991.42	1153.11	1295.66	1729.67	921.21	1212.68	1425.43	1616.91	2136.02	965.89	1272.25	1493.51	1695.63	2242.40
85	821.22	1068.01	1242.47	1393.52	1863.70	980.78	1291.40	1516.92	1719.03	2276.44	1025.46	1350.97	1587.12	1797.75	2380.69
86	887.17	1150.98	1338.21	1502.02	2008.37	1046.74	1374.37	1612.65	1827.53	2421.11	1091.41	1433.94	1682.86	1906.25	2525.36
87	953.13	1236.08	1440.33	1616.91	2161.55	1112.69	1459.47	1714.78	1942.42	2574.29	1157.37	1519.04	1784.98	2021.14	2678.54
88	1025.46	1331.82	1550.96	1740.31	2325.37	1185.02	1555.21	1825.41	2065.81	2738.11	1229.70	1614.78	1895.61	2144.53	2842.36
89	1104.18	1433.94	1670.10	1874.34	2504.08	1263.74	1657.33	1944.55	2199.85	2916.82	1308.42	1716.90	2014.75	2278.57	3021.07
90	1191.41	1546.70	1802.00	2019.01	2701.94	1350.97	1770.09	2076.45	2344.52	3114.68	1395.65	1829.66	2146.66	2423.24	3218.93
91	1285.02	1667.97	1940.29	2176.45	2912.56	1444.58	1891.36	2214.74	2501.96	3325.30	1489.26	1950.93	2284.95	2580.67	3429.55
92	1380.76	1793.49	2089.22	2344.52	3133.83	1540.32	2016.88	2363.67	2670.03	3546.56	1585.00	2076.45	2433.87	2748.75	3650.81
93	1489.26	1931.78	2248.78	2523.23	3372.11	1648.82	2155.17	2523.23	2848.74	3784.85	1693.50	2214.74	2593.44	2927.46	3889.09
94	1602.02	2080.71	2421.11	2716.83	3633.79	1761.58	2304.10	2695.56	3042.34	4046.53	1806.26	2363.67	2765.77	3121.06	4150.78
95	1727.54	2242.40	2610.46	2929.59	3916.75	1887.10	2465.79	2884.91	3255.09	4329.49	1931.78	2525.36	2955.12	3333.81	4433.74

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

Appendix B2

Union Security Insurance Company

6036-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	188.14	214.26	249.54	269.32	553.68	363.10	452.85	496.87	555.77	829.61
30	197.01	223.97	252.79	273.17	573.40	368.30	457.95	503.99	562.81	829.61
31	210.78	237.87	265.95	287.42	579.09	370.30	459.13	505.17	564.77	829.61
32	211.52	237.87	279.25	300.92	571.53	371.50	461.09	507.16	565.95	829.61
33	213.05	252.56	291.80	314.60	559.24	372.30	462.27	508.35	567.91	829.61
34	213.79	265.78	296.40	327.54	552.46	373.50	462.95	509.57	569.09	829.61
35	208.24	268.71	296.40	340.72	540.05	375.51	462.95	509.57	569.17	829.61
36	209.34	261.98	284.99	337.10	532.90	376.01	462.95	509.57	569.17	829.61
37	204.05	263.07	279.86	331.12	523.07	376.01	462.95	509.57	569.17	829.61
38	204.05	257.77	275.04	325.82	516.86	376.01	462.95	509.57	569.17	829.61
39	199.02	252.22	269.92	320.56	507.31	376.01	462.95	509.57	569.17	829.61
40	201.56	263.17	280.17	335.42	528.61	375.56	470.44	507.78	567.60	877.36
41	197.98	259.37	278.64	334.02	529.51	380.92	476.09	516.76	577.58	877.36
42	200.29	255.03	277.17	332.52	531.70	386.31	480.58	525.81	586.87	877.36
43	196.83	251.53	276.07	330.50	534.15	391.75	486.31	534.95	595.84	877.36
44	199.43	254.20	281.00	335.71	549.24	393.92	488.69	543.97	606.08	877.36
45	207.81	261.28	297.99	358.23	568.52	402.12	484.76	542.29	615.14	931.07
46	207.85	258.16	296.82	356.85	604.18	407.68	490.47	551.48	619.27	931.07
47	206.72	254.84	296.55	355.87	631.18	413.29	495.75	562.76	619.27	931.07
48	203.42	251.63	295.47	354.93	666.96	416.73	495.75	563.41	619.27	931.07
49	209.80	248.82	294.57	353.69	686.37	416.73	495.75	563.41	619.27	931.07
50	225.03	274.03	323.02	387.22	698.56	416.97	496.10	568.16	612.94	1038.51
51	229.93	277.83	331.34	389.60	722.06	413.34	487.76	555.14	612.23	1062.38
52	234.83	286.23	339.73	398.55	743.87	417.36	488.61	547.64	604.60	1086.25
53	246.64	290.67	342.37	403.65	769.36	411.70	488.34	547.36	597.47	1110.13
54	251.08	299.07	350.29	415.51	790.69	401.73	483.65	547.09	594.93	1139.97
55	257.42	303.62	358.91	417.26	814.57	401.56	479.21	540.48	584.53	1163.84
56	266.90	315.84	367.03	431.66	841.83	405.82	481.29	536.32	586.34	1213.61
57	274.57	331.30	385.85	444.24	853.51	403.30	475.32	538.21	578.94	1210.34
58	280.74	345.38	402.92	467.09	871.25	402.93	479.21	539.90	587.69	1215.39
59	297.29	360.80	411.95	475.88	876.89	408.34	480.97	539.70	587.77	1212.26
60	305.48	377.67	431.25	498.56	895.82	407.73	482.54	542.71	608.70	1219.03
61	309.95	394.74	452.85	522.34	948.69	414.70	513.02	570.33	632.82	1254.08
62	316.52	418.05	472.76	532.96	988.09	432.59	544.92	602.40	644.81	1292.69
63	330.10	436.06	487.33	558.24	1002.59	448.40	575.22	636.12	670.01	1326.12
64	342.00	450.30	514.53	577.10	1041.34	463.75	605.20	668.56	692.77	1371.90
65	370.02	476.40	537.44	600.52	1068.25	478.59	643.66	702.35	722.25	1410.85
66	413.82	542.56	596.30	657.23	1197.95	531.08	700.89	766.70	806.39	1535.79
67	463.60	607.81	678.92	715.86	1347.12	581.18	757.62	845.62	895.09	1675.52
68	532.62	692.59	757.67	830.52	1506.38	635.19	820.19	917.52	993.52	1843.14
69	589.74	778.37	867.69	943.55	1682.45	704.19	886.12	1010.33	1104.13	1996.36
70	657.81	887.83	961.75	1086.97	1886.29	771.03	965.74	1100.28	1230.48	2131.53
71	717.32	950.63	1078.93	1239.00	1985.81	818.14	1049.41	1218.20	1371.58	2218.74
72	772.04	1015.19	1170.83	1333.53	2091.06	872.05	1116.59	1314.39	1496.24	2318.61
73	829.19	1089.61	1257.56	1431.96	2201.67	928.06	1190.24	1401.36	1594.13	2419.40
74	887.53	1162.41	1350.33	1531.94	2308.76	984.94	1265.39	1490.93	1693.04	2534.27
75	942.97	1237.92	1443.84	1642.51	2420.02	1038.56	1337.51	1583.75	1799.20	2659.62
76	1005.21	1316.56	1543.81	1759.78	2539.44	1095.96	1415.83	1677.13	1911.77	2787.56
77	1067.36	1399.19	1647.94	1883.73	2653.49	1153.22	1495.83	1774.71	2028.24	2880.45
78	1122.40	1470.04	1747.29	1997.24	2746.87	1200.84	1564.63	1867.46	2134.24	2920.65
79	1165.80	1524.22	1819.01	2084.38	2776.72	1236.91	1614.89	1932.42	2213.66	2935.92
80	1187.15	1553.08	1861.57	2131.77	2791.30	1255.23	1640.31	1965.82	2250.91	2948.73
81	1276.51	1670.10	1997.73	2289.20	2997.67	1342.46	1759.45	2104.11	2410.47	3157.23
82	1361.61	1778.60	2129.64	2438.13	3193.40	1431.82	1872.21	2238.14	2563.65	3357.22
83	1448.84	1889.23	2259.42	2587.06	3391.26	1519.04	1982.84	2372.18	2714.71	3559.33
84	1538.19	2006.24	2397.71	2742.36	3597.62	1610.53	2101.98	2512.59	2872.14	3767.83
85	1638.18	2133.90	2550.89	2914.69	3827.40	1712.65	2231.76	2667.90	3048.73	4001.85
86	1744.56	2272.18	2712.58	3099.79	4072.06	1819.02	2370.05	2829.59	3233.82	4246.52
87	1857.32	2416.85	2887.03	3293.39	4329.49	1931.78	2514.72	3004.05	3427.42	4503.94
88	1978.59	2574.29	3072.13	3504.01	4608.19	2053.05	2672.16	3189.14	3638.05	4782.65
89	2110.49	2744.49	3272.11	3731.66	4910.30	2184.96	2842.36	3389.13	3865.69	5084.76
90	2255.16	2929.59	3493.38	3980.58	5240.06	2329.63	3027.45	3610.39	4114.61	5414.52
91	2410.47	3129.57	3729.53	4248.64	5593.23	2484.93	3227.44	3846.54	4382.68	5767.69
92	2574.29	3340.20	3978.45	4529.47	5969.80	2648.75	3438.06	4095.46	4663.51	6144.26
93	2750.87	3567.84	4246.52	4833.71	6371.90	2825.34	3665.70	4363.53	4967.74	6546.36
94	2942.35	3814.63	4540.11	5163.47	6810.17	3016.81	3912.50	4657.13	5297.51	6984.62
95	3150.85	4084.82	4859.24	5525.15	7288.86	3225.31	4182.69	4976.25	5659.18	7463.31

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

Appendix B2

Union Security Insurance Company

6036-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	164.12	192.47	220.60	241.33	494.55	322.76	406.99	442.86	496.99	740.08
30	171.86	201.19	223.49	244.79	512.16	327.37	411.57	449.21	503.29	740.08
31	183.87	213.68	235.11	257.56	517.25	329.15	412.63	450.26	505.04	740.08
32	184.51	213.68	246.88	269.66	510.50	330.22	414.40	452.03	506.09	740.08
33	185.85	226.87	257.97	281.91	499.52	330.93	415.46	453.09	507.85	740.08
34	186.50	238.75	262.03	293.51	493.46	332.00	416.07	454.18	508.90	740.08
35	181.66	241.38	262.03	305.32	482.38	333.79	416.07	454.18	508.97	740.08
36	182.61	235.34	251.95	302.08	475.99	334.23	416.07	454.18	508.97	740.08
37	178.00	236.32	247.41	296.72	467.20	334.23	416.07	454.18	508.97	740.08
38	178.00	231.56	243.15	291.97	461.66	334.23	416.07	454.18	508.97	740.08
39	173.61	226.57	238.63	287.25	453.13	334.23	416.07	454.18	508.97	740.08
40	180.99	233.93	249.47	302.70	475.26	335.73	415.09	455.97	510.84	787.83
41	177.78	230.55	248.11	301.43	476.07	340.52	420.08	464.03	519.82	787.83
42	179.85	226.69	246.80	300.08	478.04	345.34	424.04	472.16	528.18	787.83
43	176.74	223.58	245.82	298.26	480.24	350.20	429.10	480.36	536.25	787.83
44	179.08	225.95	250.21	302.96	493.81	352.14	431.20	488.46	545.47	787.83
45	187.83	233.57	263.60	313.45	509.20	361.91	430.29	479.72	542.16	829.61
46	187.86	230.78	262.57	312.24	541.13	366.92	435.36	487.85	545.79	829.61
47	186.84	227.81	262.33	311.38	565.31	371.96	440.05	497.83	545.79	829.61
48	183.86	224.94	261.38	310.57	597.36	375.06	440.05	498.40	545.79	829.61
49	189.63	222.43	260.58	309.48	614.75	375.06	440.05	498.40	545.79	829.61
50	201.75	240.70	285.46	343.31	622.75	374.21	436.57	504.49	542.76	925.11
51	206.94	248.58	294.11	346.74	635.84	366.84	439.46	498.69	543.70	943.01
52	208.31	257.25	302.80	355.98	663.01	371.55	436.93	488.80	538.40	966.89
53	219.67	258.38	302.73	358.38	683.28	362.69	433.57	485.56	533.45	990.76
54	224.45	267.02	310.97	366.84	699.25	359.19	430.40	486.78	528.82	1008.66
55	230.93	271.85	319.82	369.68	723.47	355.93	427.41	478.12	520.47	1032.54
56	237.24	278.08	328.95	381.72	747.12	357.30	427.35	480.71	517.81	1076.78
57	242.48	297.15	341.85	395.65	763.14	357.09	424.67	477.99	517.81	1080.26
58	249.93	305.53	356.68	416.32	776.03	355.52	427.21	479.12	522.39	1081.54
59	263.50	321.79	367.58	427.32	778.46	359.19	428.31	478.98	522.82	1080.93
60	269.73	336.42	384.71	444.91	797.24	361.24	432.62	482.05	542.13	1085.17
61	275.86	351.57	401.53	463.97	847.05	373.23	456.76	507.31	564.91	1119.88
62	281.03	372.27	422.53	474.07	876.93	382.29	485.47	539.65	573.82	1149.55
63	289.92	388.27	436.03	497.82	893.36	396.03	512.76	567.85	597.81	1183.57
64	305.85	401.54	455.81	513.29	928.16	412.92	540.47	595.29	614.55	1217.61
65	333.30	422.84	477.72	533.50	949.56	429.19	572.86	627.32	640.49	1250.53
66	367.19	482.94	529.42	583.90	1070.27	470.66	625.56	681.18	715.53	1368.33
67	414.48	544.82	604.48	638.47	1197.44	518.79	677.16	750.60	794.65	1491.21
68	470.54	613.06	674.17	738.24	1342.64	564.24	728.68	817.72	882.79	1640.26
69	526.08	689.22	773.45	840.79	1497.38	624.41	787.67	898.80	983.91	1775.51
70	586.60	788.39	857.42	966.91	1677.17	684.20	857.31	982.39	1095.19	1898.93
71	637.62	845.01	960.51	1103.18	1764.27	727.98	933.18	1086.86	1219.18	1972.21
72	685.91	904.20	1043.22	1186.78	1863.36	772.66	992.17	1170.83	1330.34	2063.90
73	737.40	967.85	1119.87	1272.86	1959.02	823.58	1058.67	1248.38	1419.72	2155.27
74	790.87	1034.24	1200.95	1364.98	2054.83	876.15	1124.79	1329.83	1508.51	2255.64
75	842.24	1101.63	1284.35	1460.63	2154.25	926.28	1192.01	1407.46	1600.54	2365.15
76	895.89	1170.88	1375.83	1565.14	2258.91	975.67	1261.18	1495.82	1701.13	2480.46
77	948.20	1243.16	1467.94	1675.83	2362.58	1023.67	1328.50	1582.03	1805.13	2565.27
78	997.42	1310.47	1552.61	1778.53	2444.46	1068.49	1391.58	1660.76	1898.70	2597.25
79	1036.52	1358.15	1621.69	1855.30	2469.99	1100.74	1437.97	1721.49	1968.71	2612.00
80	1057.37	1380.76	1655.20	1895.61	2482.81	1116.94	1459.47	1748.82	2004.12	2623.22
81	1136.09	1485.00	1778.60	2038.16	2667.90	1195.66	1563.72	1874.34	2146.66	2810.44
82	1210.55	1582.87	1895.61	2170.06	2842.36	1272.25	1665.84	1993.48	2282.82	2989.16
83	1287.15	1680.74	2010.50	2301.97	3016.81	1350.97	1763.71	2110.49	2414.73	3165.74
84	1370.12	1784.98	2133.90	2440.26	3201.91	1433.94	1870.08	2233.89	2555.14	3352.96
85	1459.47	1899.87	2272.18	2595.57	3404.02	1523.30	1987.10	2374.30	2712.58	3559.33
86	1553.08	2021.14	2416.85	2759.38	3623.15	1616.91	2108.37	2518.98	2876.40	3778.46
87	1655.20	2150.92	2570.04	2931.71	3852.93	1719.03	2238.14	2672.16	3048.73	4008.23
88	1761.58	2291.33	2733.85	3118.93	4099.72	1825.41	2378.56	2835.97	3235.95	4255.03
89	1880.72	2442.38	2914.69	3321.05	4367.78	1944.55	2529.61	3016.81	3438.06	4523.09
90	2008.37	2608.33	3110.42	3542.31	4663.51	2072.20	2695.56	3212.54	3659.32	4818.82
91	2146.66	2784.91	3321.05	3780.59	4978.38	2210.49	2872.14	3423.17	3897.60	5133.69
92	2293.46	2974.26	3542.31	4033.76	5312.40	2357.28	3061.49	3644.43	4150.78	5467.71
93	2448.77	3176.38	3780.59	4303.96	5669.82	2512.59	3263.60	3882.71	4420.97	5825.13
94	2618.97	3395.51	4042.27	4597.56	6059.16	2682.79	3482.74	4144.39	4714.57	6214.46
95	2806.19	3633.79	4325.23	4918.81	6486.79	2870.01	3721.02	4427.35	5035.82	6642.09

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

Appendix B2

Union Security Insurance Company

6036-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	152.11	174.31	202.52	220.35	451.54	293.94	366.87	405.06	454.24	674.43
30	159.29	182.21	205.17	223.50	467.62	298.14	371.00	410.86	459.99	674.43
31	170.41	193.52	215.84	235.16	472.27	299.76	371.95	411.83	461.59	674.43
32	171.01	193.52	226.64	246.21	466.10	300.74	373.54	413.44	462.56	674.43
33	172.25	205.47	236.82	257.40	456.08	301.39	374.50	414.41	464.16	674.43
34	172.85	216.23	240.55	267.99	450.55	302.36	375.05	415.41	465.12	674.43
35	168.37	218.61	240.55	278.77	440.43	303.99	375.05	415.41	465.19	674.43
36	169.25	213.14	231.29	275.81	434.60	304.39	375.05	415.41	465.19	674.43
37	164.97	214.02	227.13	270.92	426.58	304.39	375.05	415.41	465.19	674.43
38	164.97	209.71	223.22	266.58	421.52	304.39	375.05	415.41	465.19	674.43
39	160.91	205.20	219.07	262.27	413.73	304.39	375.05	415.41	465.19	674.43
40	164.54	213.04	226.44	269.97	431.62	307.28	381.88	414.51	459.24	710.24
41	161.61	209.97	225.21	268.84	432.35	311.66	386.47	421.84	467.32	710.24
42	163.50	206.45	224.01	267.64	434.14	316.07	390.12	429.24	474.83	710.24
43	160.67	203.62	223.13	266.02	436.14	320.53	394.77	436.69	482.09	710.24
44	162.80	205.78	227.11	270.20	448.46	322.30	396.70	444.06	490.37	710.24
45	171.84	213.77	236.86	289.02	464.70	327.44	397.61	438.00	495.24	752.02
46	171.87	211.22	235.94	287.91	493.85	331.97	402.29	445.43	498.56	752.02
47	170.94	208.50	235.72	287.12	515.92	336.54	406.63	454.54	498.56	752.02
48	168.21	205.88	234.86	286.37	545.16	339.34	406.63	455.06	498.56	752.02
49	173.49	203.58	234.15	285.37	561.03	339.34	406.63	455.06	498.56	752.02
50	182.36	222.19	262.92	311.37	563.18	342.13	401.84	460.41	495.97	841.55
51	187.78	226.65	268.05	315.58	576.57	335.84	396.00	451.64	493.44	859.45
52	189.38	228.26	273.26	325.03	603.72	335.92	394.65	443.54	489.86	883.33
53	200.40	236.84	273.89	324.43	618.72	333.28	392.50	441.42	482.24	895.26
54	201.63	242.10	282.37	333.15	640.08	326.11	390.47	443.71	479.25	919.14
55	208.21	247.13	291.39	336.73	653.80	319.43	388.55	436.54	476.43	937.04
56	218.71	254.05	297.78	349.61	683.99	326.42	390.01	437.01	472.12	981.59
57	221.09	269.82	311.38	360.95	692.85	323.48	385.71	436.59	467.46	978.45
58	225.96	282.28	326.96	379.09	704.62	323.92	390.06	439.79	477.71	979.81
59	239.86	292.54	335.90	388.48	706.88	328.94	389.69	438.50	477.36	979.91
60	246.98	304.68	350.59	403.89	728.66	329.05	389.36	440.55	494.57	989.56
61	254.16	320.73	365.30	424.02	770.81	338.67	413.73	463.19	512.43	1018.08
62	254.40	338.71	381.16	432.84	802.83	348.76	442.54	489.45	523.54	1046.68
63	264.08	355.42	396.14	451.77	811.44	363.30	466.75	515.10	542.94	1075.58
64	278.05	364.25	416.66	466.12	841.38	374.81	488.69	543.40	558.68	1109.19
65	302.23	383.37	434.30	485.25	866.83	389.05	521.36	570.29	583.25	1142.31
66	335.13	438.22	482.05	529.59	972.63	429.32	566.60	620.08	650.22	1245.79
67	374.56	494.43	550.88	580.43	1091.09	469.54	613.47	684.09	723.75	1357.17
68	428.06	556.72	612.32	672.75	1219.84	513.56	660.90	740.46	805.89	1493.50
69	475.82	627.50	701.95	762.94	1362.78	568.90	716.37	816.79	892.16	1615.28
70	535.74	720.92	775.92	882.55	1527.81	625.16	782.76	890.70	998.55	1729.76
71	584.48	766.64	874.99	1003.79	1607.18	664.53	846.84	988.35	1108.94	1797.26
72	622.10	822.60	950.70	1078.31	1696.38	705.33	902.85	1065.55	1212.30	1880.36
73	673.14	880.43	1021.96	1159.64	1780.61	752.90	963.82	1138.23	1291.21	1958.06
74	717.64	941.85	1092.57	1241.95	1871.06	796.77	1022.27	1206.81	1373.77	2053.29
75	766.69	1005.10	1169.62	1331.91	1957.27	842.08	1085.68	1281.55	1457.83	2152.13
76	815.90	1065.66	1253.18	1426.49	2057.27	887.46	1146.53	1359.83	1549.14	2258.99
77	862.00	1130.61	1336.10	1526.25	2150.52	932.23	1209.34	1440.05	1642.87	2335.05
78	908.49	1191.99	1413.21	1617.50	2225.22	972.23	1266.60	1509.35	1728.06	2364.10
79	943.53	1237.58	1474.26	1687.46	2246.28	1003.15	1308.69	1564.99	1789.53	2375.38
80	963.76	1257.36	1506.28	1725.41	2259.42	1016.95	1329.70	1593.51	1823.28	2387.07
81	1033.97	1350.97	1619.04	1855.19	2427.49	1089.29	1423.31	1704.14	1953.06	2559.40
82	1104.18	1440.33	1725.41	1974.33	2587.06	1159.49	1514.79	1812.64	2076.45	2721.09
83	1170.13	1529.68	1829.66	2095.60	2746.62	1227.57	1606.27	1921.14	2199.85	2882.78
84	1246.72	1623.29	1942.42	2219.00	2912.56	1304.17	1702.01	2033.90	2325.37	3050.85
85	1327.57	1729.67	2065.81	2359.41	3099.79	1387.14	1808.39	2159.43	2467.91	3240.20
86	1414.80	1842.43	2197.72	2510.47	3297.64	1474.37	1921.14	2291.33	2618.97	3438.06
87	1506.28	1959.44	2338.14	2667.90	3508.27	1565.85	2038.16	2431.75	2776.40	3648.68
88	1604.14	2087.09	2487.06	2838.10	3733.78	1663.71	2165.81	2580.67	2946.61	3874.20
89	1710.52	2223.25	2650.88	3021.07	3976.32	1770.09	2301.97	2744.49	3129.57	4116.74
90	1827.53	2374.30	2827.46	3223.18	4244.39	1887.10	2453.02	2921.08	3331.68	4384.80
91	1953.06	2536.00	3018.94	3440.19	4531.60	2012.63	2614.71	3112.55	3548.69	4672.02
92	2087.09	2708.32	3223.18	3669.96	4835.84	2146.66	2787.04	3316.79	3778.46	4976.25
93	2229.63	2891.29	3440.19	3914.62	5161.35	2289.20	2970.01	3533.80	4023.13	5301.76
94	2384.94	3091.28	3676.34	4182.69	5516.64	2444.51	3169.99	3769.95	4291.19	5657.06
95	2553.02	3310.41	3933.77	4474.16	5903.85	2612.59	3389.13	4027.38	4582.66	6044.26

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

Appendix B2

Union Security Insurance Company

6036-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	136.10	159.78	184.44	202.86	408.54	265.12	338.21	372.65	416.83	614.75
30	142.52	167.03	186.85	205.76	423.09	268.91	342.01	377.99	422.11	614.75
31	152.48	177.39	196.57	216.50	427.29	270.38	342.89	378.88	423.58	614.75
32	153.01	177.39	206.40	226.67	421.71	271.25	344.36	380.37	424.46	614.75
33	154.12	188.35	215.68	236.97	412.65	271.84	345.24	381.26	425.93	614.75
34	154.66	198.21	219.07	246.72	407.64	272.72	345.75	382.18	426.82	614.75
35	150.64	200.39	219.07	256.65	398.48	274.18	345.75	382.18	426.88	614.75
36	151.44	195.38	210.64	253.92	393.21	274.55	345.75	382.18	426.88	614.75
37	147.61	196.19	206.85	249.42	385.95	274.55	345.75	382.18	426.88	614.75
38	147.61	192.24	203.29	245.42	381.38	274.55	345.75	382.18	426.88	614.75
39	143.97	188.10	199.51	241.46	374.33	274.55	345.75	382.18	426.88	614.75
40	152.20	196.33	207.25	249.52	392.82	278.83	348.68	378.24	428.28	656.53
41	149.49	193.50	206.12	248.48	393.49	282.80	352.87	384.93	435.81	656.53
42	151.24	190.26	205.03	247.36	395.12	286.81	356.20	391.68	442.82	656.53
43	148.62	187.65	204.22	245.86	396.94	290.85	360.44	398.48	449.59	656.53
44	150.59	189.64	207.87	249.73	408.15	292.45	362.21	405.20	457.31	656.53
45	151.86	193.98	221.58	264.60	425.15	298.72	364.93	406.72	453.54	692.34
46	151.89	191.66	220.71	263.58	451.82	302.85	369.23	413.61	456.58	692.34
47	151.06	189.20	220.51	262.86	472.01	307.02	373.21	422.07	456.58	692.34
48	148.65	186.81	219.71	262.17	498.77	309.57	373.21	422.56	456.58	692.34
49	153.32	184.73	219.04	261.25	513.28	309.57	373.21	422.56	456.58	692.34
50	166.84	203.67	240.39	287.42	519.86	310.06	372.08	421.22	453.86	775.90
51	168.62	208.37	249.43	292.20	533.46	304.84	367.03	418.71	456.89	793.80
52	174.23	213.77	251.10	297.94	555.20	305.39	366.46	407.34	450.14	811.71
53	181.13	215.31	252.27	301.79	570.30	303.88	360.55	406.11	448.10	829.61
54	186.41	224.30	260.93	310.69	586.29	297.75	363.85	409.24	442.06	841.55
55	189.28	225.95	266.51	311.11	605.57	292.05	358.33	399.13	436.40	865.42
56	196.47	236.88	277.01	321.07	626.11	295.55	360.97	405.22	437.85	904.26
57	199.69	249.33	284.31	333.18	637.62	294.07	358.44	398.95	435.10	904.93
58	205.42	255.71	297.23	348.63	647.49	292.32	356.62	400.46	439.91	904.85
59	216.21	269.79	307.38	356.10	653.19	298.70	358.09	404.77	438.39	904.14
60	220.98	282.46	322.66	372.34	668.65	296.86	359.41	405.44	453.36	908.29
61	229.36	296.06	338.13	390.22	707.28	307.57	383.94	428.53	472.30	934.78
62	233.69	311.25	351.62	397.51	736.95	318.58	406.21	448.66	482.13	966.16
63	243.99	328.54	364.79	417.24	749.02	330.57	433.88	474.76	502.51	993.51
64	253.03	338.44	383.10	432.83	777.24	343.05	453.09	500.66	519.57	1025.80
65	273.98	355.18	401.72	453.07	798.49	355.08	479.53	528.27	545.09	1054.13
66	303.08	405.43	445.83	491.56	897.53	387.97	524.03	574.26	604.79	1151.84
67	343.86	456.64	506.21	533.44	1004.43	426.85	569.89	630.25	667.63	1252.45
68	388.85	516.96	565.94	622.15	1125.69	469.63	616.84	685.73	744.37	1376.96
69	435.61	579.49	646.71	706.89	1261.84	516.87	662.05	751.19	828.89	1494.02
70	481.49	664.10	717.24	814.41	1412.58	566.11	725.15	821.94	924.47	1598.65
71	528.03	715.53	809.20	927.60	1490.37	601.08	787.06	916.12	1027.88	1662.07
72	571.06	763.84	877.32	998.55	1567.35	641.21	839.04	985.79	1119.78	1738.02
73	608.89	821.11	942.40	1073.97	1652.15	682.22	896.51	1052.55	1196.36	1817.19
74	653.20	876.28	1013.48	1151.15	1734.07	726.21	951.97	1121.86	1274.18	1904.02
75	699.53	934.12	1082.88	1233.98	1816.58	769.10	1010.13	1189.21	1354.30	1995.50
76	743.91	995.52	1159.86	1325.17	1908.23	809.94	1069.20	1261.18	1439.82	2093.62
77	791.01	1053.87	1239.76	1417.23	1995.55	853.48	1128.21	1333.57	1526.25	2167.87
78	831.58	1109.79	1312.27	1499.73	2063.93	890.40	1180.08	1403.60	1603.08	2193.62
79	861.88	1151.13	1367.66	1564.99	2087.15	914.63	1217.97	1451.58	1662.52	2207.68
80	878.66	1172.26	1397.78	1599.89	2095.60	927.60	1238.21	1476.49	1691.37	2214.74
81	944.62	1261.62	1499.90	1719.03	2250.91	993.55	1329.70	1580.74	1812.64	2372.18
82	1008.44	1342.46	1599.89	1831.79	2399.83	1059.50	1412.67	1682.86	1925.40	2523.23
83	1070.14	1425.43	1697.76	1942.42	2546.63	1123.33	1495.64	1780.73	2038.16	2674.28
84	1136.09	1512.66	1802.00	2059.43	2701.94	1191.41	1587.12	1887.10	2157.30	2831.72
85	1210.55	1612.65	1914.76	2189.21	2872.14	1265.87	1684.99	2001.99	2289.20	3004.05
86	1289.27	1714.78	2038.16	2327.50	3057.24	1344.59	1787.11	2125.39	2427.49	3189.14
87	1372.25	1825.41	2167.94	2474.30	3250.84	1427.56	1897.74	2255.16	2574.29	3382.75
88	1463.73	1944.55	2306.22	2631.73	3459.34	1519.04	2016.88	2393.45	2731.73	3591.24
89	1559.47	2072.20	2457.28	2801.93	3684.85	1614.78	2144.53	2544.51	2901.93	3816.76
90	1667.97	2212.61	2623.22	2989.16	3933.77	1723.29	2284.95	2710.45	3089.15	4065.68
91	1780.73	2361.54	2799.81	3191.27	4199.71	1836.04	2433.87	2887.03	3291.26	4331.62
92	1902.00	2521.10	2987.03	3401.89	4480.54	1957.31	2593.44	3074.26	3501.89	4612.45
93	2033.90	2693.43	3189.14	3631.66	4782.65	2089.22	2765.77	3276.37	3731.66	4914.55
94	2174.32	2878.52	3408.28	3878.46	5110.29	2229.63	2950.86	3495.50	3978.45	5242.19
95	2329.63	3082.77	3646.56	4148.65	5469.84	2384.94	3155.10	3733.78	4248.64	5601.74

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

Appendix B2

Union Security Insurance Company

6036-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	160.12	181.57	209.75	230.84	467.67	305.47	384.06	421.26	475.61	704.27
30	167.67	189.80	212.49	234.15	484.32	309.84	388.39	427.29	481.64	704.27
31	179.38	201.58	223.55	246.36	489.14	311.52	389.39	428.30	483.32	704.27
32	180.01	201.58	234.73	257.93	482.75	312.53	391.05	429.98	484.32	704.27
33	181.32	214.03	245.28	269.66	472.37	313.21	392.05	430.99	486.00	704.27
34	181.95	225.24	249.14	280.75	466.64	314.22	392.63	432.02	487.01	704.27
35	177.23	227.72	249.14	292.05	456.16	315.91	392.63	432.02	487.08	704.27
36	178.16	222.02	239.55	288.94	450.12	316.33	392.63	432.02	487.08	704.27
37	173.66	222.94	235.24	283.82	441.81	316.33	392.63	432.02	487.08	704.27
38	173.66	218.45	231.19	279.27	436.57	316.33	392.63	432.02	487.08	704.27
39	169.38	213.75	226.89	274.76	428.51	316.33	392.63	432.02	487.08	704.27
40	168.65	225.57	237.96	286.34	451.02	318.66	398.49	430.06	479.88	746.05
41	165.66	222.32	236.66	285.14	451.78	323.20	403.27	437.66	488.32	746.05
42	167.59	218.60	235.40	283.86	453.65	327.78	407.08	445.33	496.17	746.05
43	164.69	215.60	234.47	282.14	455.74	332.40	411.93	453.07	503.75	746.05
44	166.87	217.88	238.66	286.58	468.61	334.23	413.95	460.71	512.41	746.05
45	175.84	225.65	255.96	305.31	484.48	344.67	413.95	464.07	526.52	793.80
46	175.87	222.96	254.96	304.13	514.86	349.44	418.83	471.94	530.05	793.80
47	174.91	220.08	254.73	303.30	537.87	354.25	423.34	481.59	530.05	793.80
48	172.12	217.31	253.80	302.50	568.36	357.20	423.34	482.15	530.05	793.80
49	177.53	214.89	253.03	301.44	584.91	357.20	423.34	482.15	530.05	793.80
50	190.12	233.30	274.19	331.33	595.67	352.82	421.69	484.90	524.04	883.33
51	195.44	237.62	279.22	331.16	614.29	351.34	415.32	470.46	520.85	901.23
52	200.74	242.76	288.03	336.64	636.06	356.28	413.44	466.17	511.92	925.11
53	211.96	247.61	291.91	343.29	651.00	352.89	415.32	467.90	507.85	943.01
54	216.84	256.34	300.25	351.87	672.35	345.01	412.66	465.25	504.03	972.85
55	219.57	261.25	305.60	355.03	691.31	342.24	410.14	457.33	496.45	984.79
56	226.12	267.78	311.63	367.45	715.56	344.07	410.75	456.87	498.77	1029.19
57	231.78	280.07	328.31	378.30	722.98	340.29	401.29	459.17	492.63	1029.35
58	239.65	295.57	343.47	399.40	742.71	343.67	408.63	457.66	501.77	1033.35
59	253.37	305.54	348.57	404.66	747.15	347.85	410.75	458.74	500.09	1030.42
60	256.73	320.55	366.10	422.83	762.95	343.35	409.33	459.71	519.93	1037.37
61	263.46	336.15	383.41	442.46	808.93	352.49	436.90	485.25	537.12	1068.98
62	269.19	353.97	401.85	453.46	839.88	365.52	462.35	511.41	547.20	1095.88
63	278.44	370.35	413.23	474.80	854.35	379.67	486.47	539.93	568.93	1127.42
64	291.95	381.46	439.03	491.09	886.65	397.04	514.58	567.82	589.41	1167.57
65	316.35	405.93	456.01	509.37	909.99	410.66	547.11	597.30	613.23	1202.43
66	349.71	462.07	507.13	559.46	1017.70	451.58	596.08	653.68	684.30	1302.97
67	392.99	516.48	577.68	608.07	1146.23	492.52	643.64	718.93	759.20	1424.19
68	454.20	589.86	643.25	705.50	1281.24	540.58	698.18	779.09	845.88	1566.88
69	499.27	661.79	737.70	800.31	1430.08	596.66	750.32	859.44	936.46	1697.56
70	559.48	756.43	815.04	924.73	1604.62	652.94	823.42	933.27	1046.87	1810.11
71	611.05	807.53	917.75	1053.48	1687.74	697.92	890.01	1037.61	1164.06	1884.74
72	657.20	865.03	995.36	1135.74	1776.07	740.60	950.70	1116.59	1272.92	1970.26
73	703.74	927.26	1067.85	1217.78	1873.38	786.70	1012.78	1190.24	1355.47	2056.66
74	755.72	989.54	1148.22	1303.47	1961.27	837.93	1077.92	1268.32	1441.14	2152.81
75	800.27	1050.53	1228.38	1396.27	2057.33	881.37	1136.04	1345.91	1527.78	2261.77
76	853.23	1119.62	1311.84	1495.82	2156.63	930.23	1205.19	1423.83	1623.80	2368.25
77	907.64	1189.44	1399.48	1602.31	2256.55	980.49	1270.18	1508.50	1724.00	2450.16
78	954.16	1250.02	1485.31	1699.22	2333.58	1022.76	1329.09	1588.66	1814.58	2481.93
79	991.16	1296.73	1546.84	1773.65	2361.60	1050.81	1372.20	1642.10	1882.52	2497.14
80	1008.44	1319.06	1582.87	1812.64	2372.18	1065.88	1393.52	1670.10	1914.76	2506.21
81	1085.03	1421.18	1697.76	1946.67	2548.76	1142.47	1495.64	1787.11	2048.79	2682.79
82	1157.37	1510.53	1810.51	2072.20	2714.71	1216.94	1591.38	1902.00	2178.57	2852.99
83	1231.83	1606.27	1921.14	2197.72	2882.78	1291.40	1684.99	2016.88	2306.22	3025.32
84	1308.42	1704.14	2038.16	2331.75	3057.24	1367.99	1787.11	2136.02	2442.38	3201.91
85	1391.39	1812.64	2167.94	2476.42	3255.09	1455.22	1895.61	2267.93	2591.31	3401.89
86	1482.88	1931.78	2306.22	2633.86	3461.46	1546.70	2014.75	2406.22	2748.75	3608.26
87	1578.61	2053.05	2455.15	2797.68	3680.60	1642.44	2136.02	2555.14	2912.56	3827.40
88	1680.74	2187.08	2612.59	2978.52	3918.88	1744.56	2270.06	2712.58	3093.40	4065.68
89	1793.49	2331.75	2782.79	3169.99	4174.18	1857.32	2414.73	2882.78	3284.88	4320.98
90	1916.89	2489.19	2970.01	3382.75	4455.01	1980.71	2572.16	3070.00	3497.63	4601.81
91	2048.79	2659.39	3169.99	3610.39	4754.99	2112.62	2742.36	3269.99	3725.27	4901.79
92	2187.08	2838.10	3382.75	3848.67	5076.25	2250.91	2921.08	3482.74	3963.56	5223.04
93	2338.14	3031.71	3610.39	4108.23	5416.65	2401.96	3114.68	3710.38	4223.11	5563.45
94	2499.83	3242.33	3859.31	4389.06	5788.96	2563.65	3325.30	3959.30	4503.94	5935.76
95	2676.41	3472.10	4131.63	4695.42	6197.44	2740.24	3555.07	4231.62	4810.31	6344.24

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

Appendix B2

Union Security Insurance Company

6036-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	140.10	163.42	188.06	202.86	419.29	276.65	343.94	378.05	422.17	626.68
30	146.71	170.82	190.51	205.76	434.22	280.61	347.81	383.47	427.52	626.68
31	156.96	181.42	200.42	216.50	438.54	282.13	348.70	384.37	429.01	626.68
32	157.51	181.42	210.45	226.67	432.81	283.05	350.20	385.88	429.91	626.68
33	158.65	192.63	219.90	236.97	423.50	283.66	351.09	386.78	431.40	626.68
34	159.21	202.72	223.37	246.72	418.37	284.58	351.61	387.71	432.29	626.68
35	155.08	204.95	223.37	256.65	408.97	286.11	351.61	387.71	432.35	626.68
36	155.89	199.82	214.77	253.92	403.56	286.48	351.61	387.71	432.35	626.68
37	151.95	200.65	210.91	249.42	396.11	286.48	351.61	387.71	432.35	626.68
38	151.95	196.60	207.28	245.42	391.41	286.48	351.61	387.71	432.35	626.68
39	148.20	192.37	203.42	241.46	384.18	286.48	351.61	387.71	432.35	626.68
40	156.31	200.51	214.93	257.70	407.37	290.21	354.21	388.61	433.44	674.43
41	153.53	197.62	213.75	256.62	408.06	294.35	358.47	395.48	441.06	674.43
42	155.33	194.31	212.62	255.47	409.75	298.52	361.85	402.41	448.15	674.43
43	152.64	191.64	211.78	253.92	411.64	302.72	366.16	409.40	455.00	674.43
44	154.66	193.67	215.57	257.92	423.26	304.39	367.96	416.30	462.82	674.43
45	159.85	197.94	221.58	268.67	430.10	304.46	364.93	406.72	463.96	704.27
46	159.88	195.58	220.71	267.64	457.07	308.67	369.23	413.61	467.07	704.27
47	159.01	193.06	220.51	266.90	477.50	312.92	373.21	422.07	467.07	704.27
48	156.47	190.63	219.71	266.20	504.57	315.52	373.21	422.56	467.07	704.27
49	161.39	188.50	219.04	265.27	519.25	315.52	373.21	422.56	467.07	704.27
50	170.72	207.38	244.14	291.41	530.69	320.75	372.08	431.02	463.22	787.83
51	176.28	208.37	249.43	292.20	544.24	315.17	371.85	423.41	461.46	805.74
52	178.01	217.39	258.49	301.81	560.59	315.56	371.16	416.39	458.96	823.64
53	184.98	218.90	259.48	305.57	581.06	303.88	369.68	414.93	452.37	841.55
54	190.21	227.86	264.50	314.44	591.67	302.48	368.28	413.55	450.33	853.49
55	196.85	233.01	270.07	314.77	616.29	301.17	366.97	403.28	440.40	877.36
56	203.88	236.88	280.47	324.64	636.63	304.37	365.11	409.20	441.66	916.15
57	206.82	252.75	291.08	336.65	647.67	302.48	358.44	406.48	442.29	916.24
58	212.27	259.04	300.54	355.40	661.77	304.17	364.05	407.61	443.34	920.91
59	222.97	273.04	313.71	362.58	662.14	306.26	365.11	408.15	444.88	919.30
60	227.48	285.64	328.87	375.49	681.51	304.01	366.07	411.82	459.70	922.64
61	235.56	299.14	341.15	393.29	719.99	317.93	390.56	431.68	478.47	953.29
62	236.65	317.35	360.48	403.40	745.19	325.28	412.82	458.08	488.04	975.11
63	246.86	328.54	370.49	423.00	760.72	337.12	437.17	484.07	508.28	1006.47
64	261.37	341.31	388.70	435.60	788.55	352.57	459.57	506.76	522.37	1034.14
65	282.46	358.00	407.15	455.76	809.28	364.35	485.96	531.27	545.09	1062.15
66	311.82	411.39	448.62	497.00	912.55	400.69	533.85	577.32	607.63	1164.10
67	353.07	462.94	515.15	541.73	1016.25	439.99	573.24	639.75	676.49	1265.02
68	398.65	520.27	575.21	628.10	1142.06	479.77	620.23	695.39	750.53	1394.22
69	449.01	586.35	659.70	716.23	1270.25	534.21	668.84	764.31	838.38	1507.02
70	501.84	671.20	730.28	820.90	1425.38	583.48	728.54	835.03	930.91	1611.34
71	541.31	718.94	815.78	940.85	1498.42	617.78	793.70	922.68	1037.60	1677.97
72	583.82	767.10	886.89	1008.12	1582.53	657.24	842.23	995.36	1129.35	1753.01
73	627.25	824.23	951.58	1080.09	1666.42	700.66	899.57	1061.73	1205.54	1831.28
74	670.77	879.26	1019.34	1159.94	1747.44	743.85	954.90	1130.65	1282.96	1917.29
75	713.53	934.12	1091.27	1242.37	1829.08	785.94	1012.93	1194.81	1359.90	2008.03
76	762.57	995.52	1167.86	1330.50	1919.92	828.65	1074.54	1271.84	1445.16	2108.39
77	806.22	1056.43	1247.37	1424.84	2009.15	871.27	1128.21	1343.71	1533.86	2181.58
78	848.41	1114.62	1319.48	1511.75	2079.05	909.66	1182.48	1413.21	1612.69	2208.67
79	880.02	1155.68	1379.00	1576.33	2100.99	935.06	1222.50	1462.92	1673.86	2221.47
80	899.94	1174.39	1406.29	1612.65	2110.49	951.00	1242.47	1485.00	1704.14	2229.63
81	965.89	1261.62	1512.66	1733.92	2267.93	1016.95	1329.70	1593.51	1825.41	2387.07
82	1029.72	1344.59	1610.53	1844.55	2416.85	1082.90	1414.80	1695.63	1940.29	2540.25
83	1093.54	1429.69	1708.39	1955.18	2563.65	1146.73	1499.90	1793.49	2050.92	2689.18
84	1165.88	1516.92	1814.77	2074.32	2721.09	1219.06	1589.25	1897.74	2172.19	2850.87
85	1240.34	1614.78	1931.78	2206.23	2893.42	1295.66	1689.25	2019.01	2304.10	3025.32
86	1319.06	1716.90	2053.05	2346.65	3080.64	1374.37	1791.37	2140.28	2444.51	3212.54
87	1406.29	1827.53	2184.96	2493.44	3274.24	1461.60	1902.00	2272.18	2591.31	3406.15
88	1495.64	1946.67	2323.24	2650.88	3484.87	1550.96	2021.14	2410.47	2748.75	3616.77
89	1597.76	2076.45	2476.42	2823.21	3712.51	1653.08	2150.92	2563.65	2921.08	3844.42
90	1706.27	2216.87	2644.50	3012.56	3963.56	1761.58	2291.33	2731.73	3110.42	4095.46
91	1823.28	2367.92	2823.21	3214.67	4231.62	1878.59	2442.38	2910.44	3312.54	4363.53
92	1948.80	2527.49	3010.43	3429.55	4516.71	2004.12	2601.95	3097.66	3527.42	4648.62
93	2080.71	2699.81	3212.54	3659.32	4818.82	2136.02	2774.28	3299.77	3757.19	4950.72
94	2225.38	2887.03	3435.93	3908.24	5150.71	2280.69	2961.50	3523.16	4006.11	5282.61
95	2384.94	3089.15	3676.34	4182.69	5514.51	2440.26	3163.61	3763.57	4280.56	5646.42

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

Appendix B2

Union Security Insurance Company

6036-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	128.09	145.26	173.59	188.87	387.04	247.83	309.54	345.65	384.77	572.97
30	134.14	151.84	175.86	191.57	400.82	251.38	313.03	350.60	389.64	572.97
31	143.51	161.27	185.01	201.57	404.80	252.74	313.83	351.43	391.00	572.97
32	144.01	161.27	194.26	211.04	399.52	253.56	315.18	352.80	391.81	572.97
33	145.05	171.23	202.99	220.63	390.93	254.11	315.98	353.63	393.17	572.97
34	145.56	180.19	206.19	229.70	386.18	254.93	316.45	354.48	393.99	572.97
35	141.78	182.18	206.19	238.95	377.51	256.30	316.45	354.48	394.04	572.97
36	142.53	177.61	198.25	236.41	372.52	256.64	316.45	354.48	394.04	572.97
37	138.92	178.35	194.69	232.21	365.64	256.64	316.45	354.48	394.04	572.97
38	138.92	174.76	191.33	228.50	361.30	256.64	316.45	354.48	394.04	572.97
39	135.50	171.00	187.77	224.81	354.63	256.64	316.45	354.48	394.04	572.97
40	139.86	179.62	191.90	229.07	363.72	261.76	326.54	352.34	392.16	602.81
41	137.37	177.03	190.85	228.11	364.34	265.49	330.46	358.57	399.06	602.81
42	138.98	174.07	189.84	227.09	365.85	269.25	333.58	364.85	405.47	602.81
43	136.57	171.68	189.09	225.71	367.53	273.04	337.56	371.19	411.67	602.81
44	138.38	173.50	192.47	229.26	377.91	274.55	339.21	377.45	418.74	602.81
45	147.86	182.10	202.48	244.24	395.49	281.48	337.70	370.22	422.26	638.62
46	147.89	179.93	201.69	243.31	420.30	285.38	341.68	376.49	425.09	638.62
47	147.09	177.61	201.50	242.64	439.08	289.30	345.36	384.19	425.09	638.62
48	144.74	175.38	200.77	242.00	463.97	291.71	345.36	384.64	425.09	638.62
49	149.28	173.42	200.16	241.15	477.47	291.71	345.36	384.64	425.09	638.62
50	155.20	188.86	221.61	267.46	476.54	288.67	342.31	391.84	425.79	716.21
51	157.12	193.75	227.10	268.82	490.35	284.17	338.05	385.78	420.34	734.12
52	159.08	195.65	232.64	278.60	512.08	285.03	338.27	380.18	414.83	752.02
53	169.57	204.55	234.25	275.39	527.26	284.27	337.73	375.21	409.69	763.96
54	171.19	202.94	239.48	280.75	543.26	278.85	328.35	374.78	404.88	775.90
55	177.93	208.30	248.75	285.49	557.34	273.79	328.11	370.02	404.37	793.80
56	185.35	216.28	256.23	299.66	578.76	277.90	331.92	373.44	403.58	832.87
57	188.99	228.84	264.00	305.42	592.44	277.27	327.27	372.60	399.14	837.06
58	191.72	242.43	277.42	321.55	595.12	272.57	334.33	371.85	405.54	829.89
59	206.07	250.28	288.36	330.21	599.51	279.79	330.01	374.42	405.92	833.43
60	207.98	260.25	297.84	340.79	617.22	278.97	332.79	376.70	418.48	841.37
61	216.97	274.47	310.96	362.57	656.46	290.29	354.15	393.87	438.34	865.36
62	215.95	286.83	322.07	368.07	683.43	295.10	376.49	414.15	446.63	890.12
63	226.77	301.66	336.29	385.59	690.50	310.94	397.72	437.53	462.07	915.76
64	236.34	309.76	352.34	396.76	713.09	317.63	414.26	460.97	474.88	942.40
65	254.21	327.00	369.15	412.86	733.75	327.29	440.91	483.24	496.04	969.96
66	282.68	372.64	409.61	450.83	826.17	362.53	481.45	528.45	553.68	1057.90
67	316.23	418.85	467.50	491.98	925.65	397.30	519.61	579.58	614.45	1151.92
68	362.70	473.88	519.55	571.54	1039.73	435.85	562.61	631.00	682.86	1269.05
69	405.45	534.92	597.96	647.72	1160.89	482.18	607.72	695.42	759.29	1372.77
70	454.36	614.38	658.55	749.52	1301.62	531.38	667.55	756.44	847.16	1471.77
71	498.14	650.79	743.41	854.71	1365.50	564.35	720.64	840.59	943.57	1526.88
72	529.58	698.55	810.33	918.80	1442.11	599.53	765.66	906.04	1030.46	1599.43
73	572.17	749.30	868.97	985.24	1512.98	639.20	820.01	969.94	1095.39	1665.76
74	609.26	801.76	928.54	1054.49	1590.40	676.23	869.95	1025.20	1168.73	1744.80
75	651.97	854.62	996.14	1133.25	1663.37	715.76	923.39	1091.27	1239.58	1829.47
76	693.25	906.49	1063.87	1213.18	1747.51	753.81	975.88	1154.53	1317.17	1919.40
77	732.70	961.78	1135.81	1298.07	1829.71	792.52	1029.33	1224.55	1396.95	1986.99
78	771.50	1013.07	1201.71	1377.16	1892.57	827.84	1076.73	1283.43	1470.89	2010.61
79	802.91	1053.31	1251.99	1435.71	1909.57	853.36	1113.64	1329.11	1521.89	2019.31
80	819.09	1068.01	1280.76	1467.98	1919.02	863.77	1129.71	1355.23	1550.96	2027.52
81	878.66	1146.73	1374.37	1578.61	2063.69	925.47	1208.43	1446.71	1661.59	2176.45
82	938.23	1225.45	1467.98	1678.61	2197.72	987.17	1289.27	1542.45	1765.84	2312.61
83	993.55	1302.04	1557.34	1780.73	2336.01	1042.48	1365.86	1633.93	1870.08	2450.89
84	1059.50	1378.63	1650.95	1884.98	2476.42	1108.43	1446.71	1729.67	1976.46	2593.44
85	1129.71	1470.11	1755.20	2006.24	2635.99	1180.77	1536.06	1833.92	2097.73	2755.13
86	1202.04	1565.85	1867.96	2133.90	2804.06	1253.11	1631.80	1946.67	2225.38	2923.20
87	1280.76	1665.84	1987.10	2267.93	2982.77	1331.82	1731.80	2065.81	2359.41	3101.91
88	1363.74	1774.35	2114.75	2412.60	3174.25	1414.80	1840.30	2193.47	2504.08	3293.39
89	1455.22	1889.23	2253.04	2567.91	3380.62	1506.28	1955.18	2331.75	2659.39	3499.76
90	1553.08	2019.01	2404.09	2740.24	3608.26	1604.14	2084.96	2482.81	2831.72	3727.40
91	1659.46	2155.17	2565.78	2925.33	3852.93	1710.52	2221.12	2644.50	3016.81	3972.07
92	1774.35	2301.97	2740.24	3118.93	4110.35	1825.41	2367.92	2818.95	3210.42	4229.50
93	1895.61	2457.28	2925.33	3327.43	4386.93	1946.67	2523.23	3004.05	3418.91	4506.07
94	2027.52	2627.48	3125.32	3555.07	4689.04	2078.58	2693.43	3204.03	3646.56	4808.18
95	2170.06	2814.70	3344.45	3803.99	5018.80	2221.12	2880.65	3423.17	3895.48	5137.94

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

Appendix B2

Union Security Insurance Company

6036-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	116.09	138.00	155.51	171.38	349.41	224.78	286.62	318.65	352.70	525.22
30	121.56	144.25	157.54	173.83	361.85	227.99	289.84	323.21	357.17	525.22
31	130.05	153.20	165.73	182.90	365.45	229.23	290.59	323.97	358.41	525.22
32	130.51	153.20	174.03	191.50	360.68	229.98	291.83	325.24	359.16	525.22
33	131.46	162.66	181.84	200.20	352.92	230.47	292.58	326.00	360.41	525.22
34	131.91	171.18	184.71	208.43	348.64	231.22	293.01	326.79	361.15	525.22
35	128.49	173.07	184.71	216.82	340.81	232.46	293.01	326.79	361.20	525.22
36	129.17	168.73	177.60	214.52	336.30	232.77	293.01	326.79	361.20	525.22
37	125.90	169.43	174.41	210.71	330.09	232.77	293.01	326.79	361.20	525.22
38	125.90	166.02	171.40	207.34	326.18	232.77	293.01	326.79	361.20	525.22
39	122.80	162.45	168.21	203.99	320.15	232.77	293.01	326.79	361.20	525.22
40	127.52	167.09	176.55	212.71	334.62	233.31	298.87	321.25	361.20	555.06
41	125.25	164.68	175.58	211.82	335.19	236.63	302.46	326.93	367.55	555.06
42	126.71	161.92	174.65	210.87	336.58	239.98	305.31	332.66	373.46	555.06
43	124.52	159.70	173.96	209.59	338.13	243.36	308.95	338.44	379.17	555.06
44	126.17	161.40	177.07	212.89	347.68	244.71	310.46	344.14	385.68	555.06
45	127.88	162.31	187.20	223.89	360.89	252.76	310.46	344.14	385.77	590.87
46	127.91	160.37	186.46	223.03	383.52	256.26	314.12	349.98	388.35	590.87
47	127.21	158.31	186.29	222.42	400.66	259.78	317.50	357.14	388.35	590.87
48	125.18	156.31	185.62	221.83	423.37	261.95	317.50	357.55	388.35	590.87
49	129.11	154.57	185.05	221.06	435.70	261.95	317.50	357.55	388.35	590.87
50	143.56	174.05	206.58	243.51	444.05	267.29	317.50	357.55	383.68	662.50
51	145.63	175.47	212.20	249.34	452.63	263.51	309.07	357.55	388.35	674.43
52	151.50	181.16	210.48	255.38	468.96	264.67	310.08	343.97	383.94	692.34
53	154.15	183.02	212.63	256.52	484.22	254.86	305.78	344.31	379.82	704.27
54	155.98	192.26	221.61	265.78	500.23	250.49	310.60	348.93	375.96	716.21
55	159.00	194.18	227.43	263.53	514.47	246.41	306.52	340.92	372.34	734.12
56	166.81	199.12	235.46	271.13	531.40	251.43	307.03	345.63	369.32	767.43
57	167.60	211.76	243.69	284.59	542.23	247.86	303.89	338.73	370.37	769.19
58	174.61	215.86	251.00	297.86	552.27	248.87	300.90	339.67	374.61	771.00
59	185.80	230.78	259.84	301.07	559.24	257.11	305.43	344.06	373.44	772.82
60	188.49	238.03	273.02	312.39	570.07	250.36	306.16	341.59	386.78	774.44
61	195.27	249.80	286.80	331.84	601.40	262.64	324.36	365.51	404.39	795.95
62	198.20	265.47	298.43	338.62	625.79	271.63	346.77	379.64	411.14	818.55
63	206.67	277.77	307.79	353.94	635.89	278.21	368.14	403.39	427.42	842.32
64	216.88	286.81	327.18	369.01	660.27	292.22	385.13	427.39	441.36	871.51
65	231.61	301.62	342.01	386.05	676.20	299.51	408.72	447.23	463.33	893.81
66	256.45	342.83	378.95	418.24	762.33	327.55	445.42	488.74	513.93	980.29
67	291.67	387.36	431.77	453.29	850.81	361.18	482.73	535.24	567.19	1063.96
68	333.30	440.74	479.34	529.87	957.86	402.06	525.33	582.71	633.64	1169.77
69	368.59	490.34	552.46	601.01	1072.56	437.08	560.19	639.66	705.51	1268.84
70	410.28	564.66	609.65	691.12	1203.47	479.29	613.33	697.50	785.96	1361.81
71	448.32	609.90	687.49	788.46	1264.80	510.92	670.83	778.21	872.23	1411.56
72	488.11	649.59	746.52	848.61	1335.85	545.03	711.43	839.04	950.70	1479.57
73	517.10	699.35	801.65	911.81	1405.93	577.73	761.88	893.45	1015.84	1546.02
74	553.61	745.13	861.17	978.33	1476.80	617.42	808.44	954.90	1080.85	1618.75
75	593.21	794.99	920.59	1049.30	1544.56	654.01	859.03	1010.13	1152.83	1694.76
76	631.92	847.13	986.55	1125.20	1621.85	686.98	909.22	1071.87	1223.85	1780.61
77	671.85	895.28	1052.15	1204.27	1696.49	723.94	958.34	1133.28	1295.54	1841.73
78	706.61	942.96	1115.19	1273.81	1753.96	758.05	1002.23	1192.10	1362.74	1865.21
79	732.60	978.23	1163.53	1331.37	1773.50	776.19	1034.25	1233.85	1413.03	1876.87
80	746.76	995.68	1189.28	1361.61	1780.73	789.31	1053.12	1255.23	1438.20	1880.72
81	802.07	1074.39	1274.38	1461.60	1914.76	844.62	1131.84	1344.59	1540.32	2016.88
82	857.39	1140.35	1361.61	1557.34	2040.28	899.94	1199.92	1431.82	1636.06	2144.53
83	910.58	1212.68	1442.45	1653.08	2163.68	955.25	1272.25	1512.66	1733.92	2272.18
84	965.89	1287.15	1531.81	1750.94	2297.71	1012.70	1348.84	1604.14	1833.92	2408.34
85	1027.59	1370.12	1627.55	1861.57	2442.38	1074.39	1431.82	1702.01	1946.67	2553.02
86	1095.67	1457.35	1733.92	1978.59	2599.82	1142.47	1519.04	1808.39	2063.69	2710.45
87	1165.88	1550.96	1842.43	2104.11	2763.64	1212.68	1612.65	1916.89	2189.21	2874.27
88	1244.59	1653.08	1961.57	2238.14	2942.35	1291.40	1714.78	2036.03	2323.24	3052.98
89	1325.44	1761.58	2089.22	2382.81	3133.83	1372.25	1823.28	2163.68	2467.91	3244.46
90	1416.92	1880.72	2229.63	2540.25	3344.45	1463.73	1942.42	2304.10	2625.35	3455.08
91	1512.66	2006.24	2380.69	2712.58	3569.97	1559.47	2067.94	2455.15	2797.68	3680.60
92	1616.91	2142.41	2540.25	2891.29	3810.38	1663.71	2204.10	2614.71	2976.39	3921.01
93	1727.54	2289.20	2710.45	3087.02	4065.68	1774.35	2350.90	2784.91	3172.12	4176.31
94	1848.81	2446.64	2897.67	3297.64	4344.38	1895.61	2508.34	2972.14	3382.75	4455.01
95	1980.71	2618.97	3099.79	3527.42	4650.74	2027.52	2680.67	3174.25	3612.52	4761.37

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

Appendix B2

Union Security Insurance Company

6036-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period

Home and Community Care at 80%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	172.13	196.10	224.22	241.33	499.92	334.28	418.46	453.66	496.99	752.02
30	180.25	204.99	227.15	244.79	517.73	339.07	423.17	460.16	503.29	752.02
31	192.84	217.71	238.97	257.56	522.87	340.91	424.26	461.25	505.04	752.02
32	193.51	217.71	250.92	269.66	516.04	342.02	426.07	463.05	506.09	752.02
33	194.92	231.15	262.19	281.91	504.95	342.75	427.16	464.14	507.85	752.02
34	195.60	243.26	266.33	293.51	498.82	343.86	427.79	465.26	508.90	752.02
35	190.52	245.94	266.33	305.32	487.62	345.71	427.79	465.26	508.97	752.02
36	191.52	239.78	256.08	302.08	481.17	346.17	427.79	465.26	508.97	752.02
37	186.68	240.78	251.47	296.72	472.28	346.17	427.79	465.26	508.97	752.02
38	186.68	235.93	247.14	291.97	466.68	346.17	427.79	465.26	508.97	752.02
39	182.08	230.85	242.54	287.25	458.06	346.17	427.79	465.26	508.97	752.02
40	189.22	238.10	257.15	302.70	484.96	352.80	426.16	461.15	510.84	799.77
41	185.86	234.67	255.74	301.43	485.78	357.83	431.28	469.30	519.82	799.77
42	188.03	230.74	254.39	300.08	487.80	362.90	435.35	477.52	528.18	799.77
43	184.77	227.58	253.38	298.26	490.05	368.01	440.54	485.82	536.25	799.77
44	187.22	229.99	257.91	302.96	503.89	370.04	442.70	494.01	545.47	799.77
45	195.82	237.52	267.42	317.52	524.03	373.40	441.19	490.14	547.37	847.52
46	195.86	234.69	266.38	316.30	556.89	378.56	446.38	498.46	551.04	847.52
47	194.79	231.67	266.13	315.43	581.78	383.77	451.19	508.65	551.04	847.52
48	191.68	228.75	265.17	314.60	614.76	386.96	451.19	509.24	551.04	847.52
49	197.70	226.20	264.36	313.50	632.65	386.96	451.19	509.24	551.04	847.52
50	209.51	251.81	292.97	351.29	633.58	384.90	451.45	514.28	552.12	937.04
51	214.61	255.90	301.55	354.54	652.01	387.51	449.12	503.39	548.26	960.92
52	219.68	260.87	310.18	363.72	673.79	386.82	446.33	497.85	542.81	978.82
53	227.37	265.55	309.93	365.92	694.04	382.30	442.70	494.39	537.72	1008.66
54	232.06	274.15	318.12	374.33	715.38	373.37	443.72	495.40	532.95	1032.54
55	242.28	282.44	323.37	377.00	739.54	374.18	444.68	490.59	528.48	1056.41
56	248.37	288.38	335.87	388.85	762.91	374.95	443.95	492.62	525.42	1100.58
57	253.18	307.40	348.61	402.59	778.20	373.90	440.25	489.28	525.00	1102.88
58	260.20	315.49	366.59	419.71	790.32	371.32	442.06	493.42	529.26	1102.96
59	277.02	331.55	377.09	430.56	796.36	378.10	442.35	492.47	532.56	1106.19
60	282.73	345.94	394.02	448.07	814.39	379.12	445.93	494.82	551.64	1109.07
61	288.25	360.82	410.58	470.11	863.99	390.51	470.00	519.91	571.08	1143.02
62	295.82	381.43	428.44	479.96	897.52	402.41	498.68	549.06	582.69	1176.39
63	304.27	397.23	441.73	503.57	908.96	415.67	525.91	577.16	603.58	1205.17
64	314.20	413.01	467.00	518.84	943.25	428.81	556.66	607.50	622.93	1242.63
65	341.77	436.93	485.87	538.86	971.14	444.63	592.17	639.32	651.39	1278.58
66	381.76	494.86	537.78	589.33	1089.05	489.74	641.93	696.45	726.89	1396.92
67	432.90	560.57	619.37	644.00	1225.01	541.78	697.28	769.61	806.47	1524.72
68	493.41	636.25	689.64	750.15	1375.39	594.64	755.79	837.04	898.17	1683.43
69	549.53	713.22	792.95	856.36	1539.44	655.63	814.83	921.76	1002.89	1823.14
70	617.12	816.80	880.25	986.38	1728.38	718.93	891.19	1008.59	1117.74	1953.91
71	670.83	879.08	990.12	1123.05	1816.63	764.71	969.71	1119.70	1245.12	2031.86
72	724.19	940.11	1071.93	1212.30	1916.49	817.54	1033.65	1205.92	1362.24	2127.58
73	777.18	1008.44	1156.58	1300.39	2019.69	869.67	1101.51	1288.15	1450.32	2222.18
74	831.88	1075.97	1239.03	1397.20	2121.65	923.19	1171.66	1370.84	1543.66	2328.61
75	887.01	1147.06	1326.32	1497.00	2223.04	976.81	1242.37	1455.03	1642.51	2443.47
76	946.55	1227.53	1423.83	1607.80	2337.81	1031.81	1319.84	1546.48	1746.45	2569.04
77	1006.51	1304.55	1523.71	1726.54	2452.30	1084.64	1394.41	1642.87	1858.37	2661.19
78	1059.91	1375.75	1615.10	1833.81	2540.22	1133.46	1461.28	1725.65	1958.79	2702.54
79	1102.30	1428.68	1685.20	1914.27	2571.47	1171.10	1512.82	1789.53	2032.22	2719.97
80	1125.45	1453.09	1723.29	1959.44	2589.18	1189.28	1538.19	1823.28	2072.20	2735.98
81	1210.55	1563.72	1853.06	2106.24	2782.79	1274.38	1648.82	1953.06	2221.12	2931.71
82	1291.40	1667.97	1976.46	2242.40	2961.50	1357.35	1753.07	2078.58	2357.28	3114.68
83	1372.25	1767.96	2095.60	2378.56	3144.46	1438.20	1857.32	2199.85	2495.57	3301.90
84	1457.35	1880.72	2225.38	2523.23	3335.94	1527.55	1970.08	2331.75	2642.37	3495.50
85	1550.96	1999.86	2365.79	2680.67	3548.69	1621.16	2091.35	2474.30	2804.06	3710.38
86	1653.08	2127.51	2516.85	2850.87	3774.21	1723.29	2219.00	2625.35	2974.26	3935.90
87	1759.45	2263.67	2676.41	3029.58	4014.62	1829.66	2355.16	2784.91	3152.97	4176.31
88	1874.34	2410.47	2848.74	3223.18	4272.05	1944.55	2501.96	2957.24	3346.58	4433.74
89	1999.86	2570.04	3033.83	3431.68	4550.75	2070.07	2661.52	3142.34	3555.07	4712.44
90	2136.02	2744.49	3238.07	3659.32	4857.11	2206.23	2835.97	3346.58	3782.72	5018.80
91	2282.82	2931.71	3457.21	3906.11	5184.75	2353.03	3023.20	3565.71	4029.51	5346.44
92	2438.13	3129.57	3689.11	4165.67	5531.53	2508.34	3221.05	3797.61	4289.07	5693.22
93	2604.08	3340.20	3938.03	4444.37	5905.98	2674.28	3431.68	4046.53	4567.77	6067.67
94	2784.91	3572.09	4208.22	4746.48	6310.20	2855.12	3663.58	4316.72	4869.88	6471.89
95	2984.90	3823.14	4503.94	5078.37	6754.85	3055.11	3914.62	4612.45	5201.77	6916.54

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

6036-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	152.11	174.31	202.52	220.35	446.17	293.94	366.87	405.06	448.89	662.50
30	159.29	182.21	205.17	223.50	462.06	298.14	371.00	410.86	454.58	662.50
31	170.41	193.52	215.84	235.16	466.65	299.76	371.95	411.83	456.16	662.50
32	171.01	193.52	226.64	246.21	460.56	300.74	373.54	413.44	457.11	662.50
33	172.25	205.47	236.82	257.40	450.65	301.39	374.50	414.41	458.70	662.50
34	172.85	216.23	240.55	267.99	445.19	302.36	375.05	415.41	459.65	662.50
35	168.37	218.61	240.55	278.77	435.19	303.99	375.05	415.41	459.71	662.50
36	169.25	213.14	231.29	275.81	429.43	304.39	375.05	415.41	459.71	662.50
37	164.97	214.02	227.13	270.92	421.50	304.39	375.05	415.41	459.71	662.50
38	164.97	209.71	223.22	266.58	416.50	304.39	375.05	415.41	459.71	662.50
39	160.91	205.20	219.07	262.27	408.81	304.39	375.05	415.41	459.71	662.50
40	168.65	213.04	226.44	269.97	431.62	312.97	381.88	409.33	459.24	710.24
41	165.66	209.97	225.21	268.84	432.35	317.43	386.47	416.57	467.32	710.24
42	167.59	206.45	224.01	267.64	434.14	321.93	390.12	423.87	474.83	710.24
43	164.69	203.62	223.13	266.02	436.14	326.46	394.77	431.24	482.09	710.24
44	166.87	205.78	227.11	270.20	448.46	328.26	396.70	438.51	490.37	710.24
45	171.84	213.77	236.86	284.95	459.76	333.18	397.61	438.00	490.03	752.02
46	171.87	211.22	235.94	283.86	488.60	337.80	402.29	445.43	493.31	752.02
47	170.94	208.50	235.72	283.08	510.43	342.44	406.63	454.54	493.31	752.02
48	168.21	205.88	234.86	282.33	539.36	345.29	406.63	455.06	493.31	752.02
49	173.49	203.58	234.15	281.35	555.06	345.29	406.63	455.06	493.31	752.02
50	186.24	222.19	262.92	307.38	563.18	342.13	401.84	460.41	486.61	835.58
51	191.61	226.65	268.05	311.68	576.57	341.01	396.00	446.94	488.87	853.49
52	196.95	235.51	273.26	321.16	603.72	346.10	399.34	443.54	485.44	877.36
53	204.25	236.84	273.89	324.43	618.72	338.19	397.06	441.42	477.97	895.26
54	209.24	245.66	282.37	333.15	634.70	335.56	394.91	443.71	475.11	913.17
55	212.00	250.66	291.39	336.73	653.80	328.55	392.87	436.54	472.43	943.01
56	218.71	257.48	297.78	346.04	683.99	330.83	394.16	437.01	468.31	981.59
57	224.65	269.82	311.38	357.47	692.85	331.88	389.60	436.59	467.46	984.11
58	229.38	282.28	326.96	375.71	704.62	331.82	390.06	439.79	470.84	985.16
59	246.61	299.04	335.90	382.00	706.88	336.51	396.71	438.50	470.86	979.91
60	250.23	311.03	350.59	400.74	728.66	336.20	396.02	440.55	491.40	989.56
61	257.26	320.73	365.30	417.88	770.81	345.58	417.04	463.19	509.34	1018.08
62	260.32	341.76	381.16	426.96	798.71	355.46	442.54	489.45	517.62	1042.20
63	269.82	355.42	393.29	446.02	807.53	369.85	470.03	515.10	537.16	1071.26
64	280.83	364.25	413.86	463.35	837.60	384.34	491.93	540.34	555.89	1105.02
65	305.05	386.19	431.58	482.56	859.64	395.22	521.36	567.29	580.53	1134.29
66	343.88	441.20	479.27	526.87	968.88	438.86	569.88	620.08	647.38	1241.70
67	383.78	497.58	547.90	574.90	1091.09	479.39	620.17	684.09	717.85	1357.17
68	437.86	566.66	612.32	666.80	1223.93	527.07	674.45	743.68	799.74	1497.82
69	492.57	634.36	705.20	759.82	1366.99	586.25	726.55	820.07	889.00	1619.61
70	549.31	731.57	782.44	879.31	1536.34	642.52	796.31	897.25	995.33	1738.22
71	597.77	780.27	881.57	1003.79	1615.23	681.23	863.44	994.92	1108.94	1809.19
72	644.43	835.65	953.89	1081.50	1707.76	727.78	918.80	1071.93	1212.30	1891.60
73	691.50	899.16	1025.02	1156.58	1798.45	771.34	982.18	1144.35	1288.15	1975.67
74	741.07	959.73	1104.29	1241.95	1887.77	823.23	1045.70	1221.45	1373.77	2073.20
75	789.08	1024.97	1180.81	1331.91	1976.03	870.15	1108.06	1295.54	1460.63	2174.06
76	842.56	1089.94	1263.85	1431.82	2080.65	919.54	1170.52	1375.83	1554.48	2285.56
77	894.96	1158.74	1356.38	1536.39	2180.43	967.79	1239.76	1462.87	1655.55	2367.94
78	942.14	1223.42	1437.24	1629.52	2260.50	1008.32	1300.25	1535.78	1742.48	2404.21
79	982.09	1271.70	1501.48	1703.34	2290.10	1044.00	1344.98	1594.47	1809.94	2421.33
80	1002.06	1293.53	1533.94	1742.43	2301.97	1057.37	1367.99	1621.16	1842.43	2433.87
81	1076.52	1391.39	1650.95	1874.34	2476.42	1133.96	1467.98	1740.31	1974.33	2608.33
82	1148.86	1485.00	1759.45	1997.73	2638.12	1208.43	1561.59	1848.81	2099.86	2774.28
83	1221.19	1574.36	1865.83	2116.88	2797.68	1280.76	1653.08	1957.31	2223.25	2938.10
84	1295.66	1672.23	1978.59	2244.53	2967.88	1357.35	1753.07	2072.20	2350.90	3110.42
85	1380.76	1778.60	2106.24	2387.07	3157.23	1444.58	1861.57	2201.98	2495.57	3301.90
86	1470.11	1893.49	2240.27	2538.12	3359.34	1533.94	1976.46	2336.01	2646.63	3504.01
87	1565.85	2014.75	2382.81	2697.69	3572.09	1629.67	2097.73	2478.55	2806.19	3716.76
88	1667.97	2144.53	2536.00	2867.89	3801.87	1731.80	2227.51	2631.73	2976.39	3946.54
89	1778.60	2287.08	2701.94	3055.11	4050.78	1842.43	2370.05	2797.68	3163.61	4195.46
90	1899.87	2442.38	2882.78	3257.22	4323.11	1963.69	2525.36	2978.52	3365.73	4467.78
91	2031.77	2608.33	3076.38	3476.36	4614.58	2095.60	2691.30	3172.12	3584.86	4759.25
92	2170.06	2784.91	3282.75	3708.25	4923.06	2233.89	2867.89	3378.49	3816.76	5067.74
93	2318.99	2972.14	3504.01	3955.05	5254.96	2382.81	3055.11	3599.75	4063.55	5399.63
94	2478.55	3178.50	3744.42	4225.24	5616.63	2542.38	3261.48	3840.16	4333.74	5761.30
95	2655.14	3401.89	4008.23	4520.96	6012.35	2718.96	3484.87	4103.97	4629.47	6157.02

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

Appendix B2

Union Security Insurance Company

6036-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period

Home and Community Care at 80%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	140.10	156.15	180.82	195.87	408.54	270.89	332.47	361.85	406.14	608.78
30	146.71	163.23	183.18	198.67	423.09	274.76	336.22	367.03	411.29	608.78
31	156.96	173.36	192.71	209.03	427.29	276.25	337.08	367.90	412.72	608.78
32	157.51	173.36	202.36	218.85	421.71	277.15	338.52	369.34	413.58	608.78
33	158.65	184.07	211.45	228.80	412.65	277.75	339.39	370.21	415.01	608.78
34	159.21	193.71	214.78	238.21	407.64	278.65	339.89	371.10	415.87	608.78
35	155.08	195.84	214.78	247.80	398.48	280.14	339.89	371.10	415.93	608.78
36	155.89	190.94	206.51	245.16	393.21	280.52	339.89	371.10	415.93	608.78
37	151.95	191.73	202.80	240.81	385.95	280.52	339.89	371.10	415.93	608.78
38	151.95	187.87	199.30	236.96	381.38	280.52	339.89	371.10	415.93	608.78
39	148.20	183.82	195.60	233.13	374.33	280.52	339.89	371.10	415.93	608.78
40	152.20	192.15	203.41	245.43	392.82	284.52	343.14	373.06	412.80	644.59
41	149.49	189.38	202.30	244.40	393.49	288.57	347.26	379.66	420.06	644.59
42	151.24	186.21	201.23	243.31	395.12	292.66	350.54	386.31	426.81	644.59
43	148.62	183.66	200.44	241.83	396.94	296.78	354.72	393.02	433.34	644.59
44	150.59	185.61	204.02	245.64	408.15	298.42	356.46	399.65	440.78	644.59
45	159.85	193.98	213.94	260.53	420.21	304.46	359.48	396.29	448.32	686.37
46	159.88	191.66	213.10	259.53	446.57	308.67	363.72	403.01	451.33	686.37
47	159.01	189.20	212.91	258.81	466.52	312.92	367.64	411.25	451.33	686.37
48	156.47	186.81	212.13	258.13	492.97	315.52	367.64	411.72	451.33	686.37
49	161.39	184.73	211.49	257.23	507.32	315.52	367.64	411.72	451.33	686.37
50	170.72	199.97	240.39	283.43	514.44	315.40	362.15	416.33	444.50	757.99
51	176.28	208.37	241.99	284.41	528.07	310.01	367.03	409.30	447.75	775.90
52	178.01	213.77	247.41	290.20	544.42	315.56	361.76	402.81	436.90	793.80
53	188.84	215.31	252.27	294.25	559.54	308.78	360.55	401.69	435.30	811.71
54	190.21	224.30	257.35	303.21	580.91	307.20	359.41	400.63	433.80	835.58
55	196.85	225.95	262.96	303.79	594.85	301.17	358.33	399.13	428.39	859.45
56	200.18	233.45	273.54	313.93	615.59	304.37	356.82	397.28	426.43	892.36
57	203.26	249.33	284.31	326.24	632.60	302.48	354.54	398.95	424.31	893.62
58	208.84	255.71	297.23	338.47	637.97	300.22	356.62	400.46	429.60	894.14
59	222.97	269.79	304.21	346.39	644.25	306.26	358.09	398.03	428.65	894.04
60	227.48	282.46	319.56	362.87	660.08	304.01	359.41	402.24	443.85	898.73
61	235.56	292.97	335.11	381.00	698.81	314.48	380.63	422.23	463.04	925.52
62	236.65	308.19	345.71	388.68	728.72	325.28	402.91	445.53	470.29	952.74
63	246.86	325.55	359.09	405.73	733.41	337.12	427.30	468.56	488.07	976.23
64	255.81	332.70	377.51	421.73	762.14	349.40	449.86	491.50	505.61	1004.95
65	279.63	349.55	393.58	436.99	780.51	361.26	476.31	516.26	526.02	1034.09
66	308.91	399.47	437.47	477.99	878.75	397.51	520.75	565.10	587.76	1127.34
67	350.00	456.64	500.26	522.38	992.61	436.70	566.54	620.75	652.85	1231.51
68	401.92	513.64	559.75	607.27	1113.41	479.77	610.06	676.07	728.99	1364.01
69	445.66	579.49	640.21	694.43	1245.01	530.75	662.05	747.91	813.07	1476.70
70	498.44	664.10	710.72	801.43	1399.78	580.01	725.15	815.39	908.36	1581.73
71	544.63	708.71	802.62	911.03	1470.22	621.12	783.74	906.26	1008.42	1646.16
72	583.82	763.84	870.94	979.41	1552.17	660.45	839.04	979.41	1100.64	1719.30
73	630.31	814.87	936.28	1055.61	1634.30	703.73	893.45	1043.37	1174.94	1799.58
74	673.70	873.30	1001.77	1130.65	1717.37	746.79	951.97	1107.21	1250.74	1887.44
75	719.12	931.28	1074.49	1211.59	1800.94	791.55	1007.33	1180.81	1329.12	1976.70
76	765.24	990.12	1151.86	1301.17	1893.62	834.00	1066.54	1253.18	1415.83	2081.81
77	816.37	1056.43	1234.69	1399.48	1984.68	881.43	1130.74	1331.03	1505.97	2154.17
78	860.42	1112.20	1309.86	1485.31	2056.37	919.28	1182.48	1398.79	1586.26	2188.61
79	893.63	1155.68	1365.40	1551.38	2084.85	948.68	1224.77	1449.31	1646.64	2205.38
80	910.58	1176.51	1397.78	1587.12	2095.60	961.64	1244.59	1476.49	1678.61	2214.74
81	980.78	1265.87	1502.02	1706.27	2253.04	1031.84	1333.95	1582.87	1797.75	2374.30
82	1044.61	1348.84	1599.89	1816.90	2399.83	1097.80	1419.05	1682.86	1910.51	2525.36
83	1110.56	1431.82	1697.76	1925.40	2546.63	1163.75	1504.15	1782.86	2023.26	2674.28
84	1180.77	1521.17	1802.00	2042.41	2699.81	1236.08	1593.51	1889.23	2140.28	2829.59
85	1257.36	1619.04	1914.76	2172.19	2874.27	1314.80	1693.50	2004.12	2270.06	3006.18
86	1338.21	1723.29	2036.03	2308.35	3057.24	1395.65	1797.75	2125.39	2406.22	3189.14
87	1425.43	1833.92	2165.81	2455.15	3250.84	1482.88	1908.38	2255.16	2553.02	3382.75
88	1519.04	1953.06	2306.22	2610.46	3459.34	1576.49	2027.52	2395.58	2708.32	3591.24
89	1619.04	2080.71	2455.15	2778.53	3686.98	1676.48	2155.17	2544.51	2876.40	3818.89
90	1731.80	2221.12	2621.10	2963.63	3933.77	1789.24	2295.59	2710.45	3061.49	4065.68
91	1848.81	2374.30	2797.68	3163.61	4199.71	1906.25	2448.77	2887.03	3261.48	4331.62
92	1974.33	2533.87	2984.90	3374.24	4480.54	2031.77	2608.33	3074.26	3472.10	4612.45
93	2110.49	2706.20	3187.01	3599.75	4782.65	2167.94	2780.66	3276.37	3697.62	4914.55
94	2257.29	2891.29	3406.15	3844.42	5110.29	2314.73	2965.75	3495.50	3942.28	5242.19
95	2416.85	3095.53	3646.56	4114.61	5469.84	2474.30	3169.99	3735.91	4212.48	5601.74

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

6036-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	128.09	145.26	169.97	181.88	376.29	247.83	309.54	340.25	374.08	561.03
30	134.14	151.84	172.19	184.48	389.69	251.38	313.03	345.12	378.82	561.03
31	143.51	161.27	181.15	194.10	393.56	252.74	313.83	345.93	380.14	561.03
32	144.01	161.27	190.22	203.22	388.42	253.56	315.18	347.29	380.93	561.03
33	145.05	171.23	198.76	212.46	380.07	254.11	315.98	348.11	382.25	561.03
34	145.56	180.19	201.89	221.20	375.46	254.93	316.45	348.94	383.04	561.03
35	141.78	182.18	201.89	230.10	367.02	256.30	316.45	348.94	383.09	561.03
36	142.53	177.61	194.12	227.65	362.17	256.64	316.45	348.94	383.09	561.03
37	138.92	178.35	190.63	223.61	355.48	256.64	316.45	348.94	383.09	561.03
38	138.92	174.76	187.35	220.03	351.27	256.64	316.45	348.94	383.09	561.03
39	135.50	171.00	183.86	216.48	344.78	256.64	316.45	348.94	383.09	561.03
40	139.86	179.62	191.90	224.98	363.72	256.07	321.00	347.16	381.84	596.84
41	137.37	177.03	190.85	224.04	364.34	259.72	324.86	353.29	388.56	596.84
42	138.98	174.07	189.84	223.03	365.85	263.40	327.93	359.48	394.80	596.84
43	136.57	171.68	189.09	221.68	367.53	267.10	331.84	365.73	400.84	596.84
44	138.38	173.50	192.47	225.17	377.91	268.58	333.46	371.90	407.72	596.84
45	143.87	182.10	202.48	236.10	390.55	281.48	337.70	370.22	411.83	632.65
46	143.89	179.93	201.69	235.20	415.04	285.38	341.68	376.49	414.59	632.65
47	143.11	177.61	201.50	234.55	433.59	289.30	345.36	384.19	414.59	632.65
48	140.83	175.38	200.77	233.93	458.17	291.71	345.36	384.64	414.59	632.65
49	145.25	173.42	200.16	233.12	471.51	291.71	345.36	384.64	414.59	632.65
50	155.20	188.86	217.85	263.47	471.12	283.33	337.35	382.04	411.75	698.31
51	157.12	193.75	227.10	264.93	484.96	284.17	338.05	381.07	411.20	716.21
52	162.86	195.65	228.95	270.86	501.30	285.03	333.57	371.13	410.42	734.12
53	169.57	200.96	234.25	271.61	516.50	284.27	333.17	375.21	401.16	752.02
54	175.00	206.50	239.48	280.75	532.50	278.85	337.22	374.78	400.75	769.93
55	177.93	211.83	241.64	281.83	546.62	273.79	332.43	365.86	396.36	787.83
56	185.35	216.28	252.77	288.96	573.50	277.90	331.92	369.47	392.16	826.92
57	188.99	228.84	260.61	301.94	582.40	277.27	327.27	365.08	391.95	831.40
58	195.15	235.79	274.11	314.78	590.36	276.52	330.62	368.28	395.23	824.54
59	202.70	250.28	278.86	323.73	599.51	276.01	333.52	367.67	399.42	828.38
60	207.98	263.42	291.64	337.63	612.93	278.97	336.11	367.13	415.31	831.81
61	213.87	274.47	307.94	353.35	647.99	286.83	354.15	387.57	429.08	860.74
62	215.95	286.83	322.07	359.23	671.08	295.10	373.19	411.01	434.80	881.18
63	226.77	301.66	330.59	376.96	682.70	307.66	401.01	434.42	456.30	907.12
64	236.34	309.76	349.55	391.21	705.55	320.81	417.49	457.92	469.29	934.06
65	254.21	327.00	366.44	404.82	726.56	330.38	444.13	483.24	487.86	961.94
66	282.68	372.64	404.03	445.40	818.66	362.53	484.73	522.34	548.00	1049.73
67	322.37	425.15	464.53	486.45	921.71	400.59	529.66	576.41	605.59	1147.73
68	365.97	480.50	519.55	565.59	1031.54	439.23	572.78	627.78	679.78	1264.73
69	405.45	541.77	594.71	644.61	1156.68	485.65	617.91	692.14	752.96	1372.77
70	457.76	617.93	661.81	739.79	1297.36	534.86	674.32	759.72	840.72	1467.54
71	501.46	661.01	746.70	844.78	1369.52	567.69	730.60	843.88	937.08	1530.85
72	539.16	711.61	810.33	915.61	1442.11	605.95	781.62	909.23	1027.27	1603.18
73	575.23	764.91	868.97	982.18	1523.69	645.34	835.31	969.94	1095.39	1676.32
74	618.05	816.67	934.40	1054.49	1597.09	685.05	890.46	1033.99	1168.73	1754.75
75	660.36	871.65	1001.73	1130.45	1679.00	726.99	945.77	1099.67	1239.58	1845.13
76	706.58	930.77	1071.87	1213.18	1765.04	767.17	999.88	1167.86	1319.84	1940.07
77	747.91	989.92	1151.03	1303.14	1851.46	807.76	1059.75	1239.76	1404.56	2011.65
78	788.32	1044.50	1218.53	1381.97	1917.77	844.68	1110.38	1302.65	1478.10	2040.70
79	821.05	1082.88	1272.40	1444.78	1941.86	871.51	1147.66	1351.79	1533.23	2053.76
80	836.11	1104.18	1302.04	1476.49	1953.06	885.05	1168.00	1376.50	1561.59	2065.81
81	899.94	1187.15	1399.90	1589.25	2097.73	946.74	1250.98	1474.37	1674.35	2210.49
82	961.64	1265.87	1489.26	1691.37	2236.02	1010.57	1331.82	1565.85	1778.60	2353.03
83	1019.08	1344.59	1580.74	1793.49	2372.18	1070.14	1412.67	1661.59	1882.85	2491.32
84	1082.90	1425.43	1676.48	1902.00	2514.72	1136.09	1495.64	1757.33	1993.48	2638.12
85	1153.11	1516.92	1784.98	2021.14	2676.41	1206.30	1589.25	1865.83	2114.75	2799.81
86	1229.70	1614.78	1897.74	2148.79	2846.61	1282.89	1687.12	1978.59	2242.40	2970.01
87	1308.42	1716.90	2019.01	2284.95	3027.45	1361.61	1789.24	2099.86	2378.56	3150.85
88	1393.52	1827.53	2148.79	2429.62	3221.05	1446.71	1899.87	2229.63	2523.23	3344.45
89	1487.13	1948.80	2289.20	2587.06	3431.68	1540.32	2021.14	2370.05	2680.67	3555.07
90	1589.25	2080.71	2442.38	2759.38	3663.58	1642.44	2153.04	2523.23	2852.99	3786.97
91	1697.76	2223.25	2606.20	2944.48	3910.37	1750.94	2295.59	2687.05	3038.09	4033.76
92	1812.64	2372.18	2780.66	3140.21	4172.05	1865.83	2444.51	2861.50	3233.82	4295.45
93	1938.16	2533.87	2970.01	3350.83	4452.88	1991.35	2606.20	3050.85	3444.44	4576.28
94	2072.20	2708.32	3172.12	3578.48	4759.25	2125.39	2780.66	3252.97	3672.09	4882.64
95	2219.00	2899.80	3395.51	3829.52	5093.27	2272.18	2972.14	3476.36	3923.13	5216.66

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

Appendix B2

Union Security Insurance Company

6036-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	148.11	167.05	191.67	202.86	424.67	288.18	355.40	383.45	422.17	638.62
30	155.10	174.62	194.18	205.76	439.79	292.30	359.40	388.95	427.52	638.62
31	165.93	185.46	204.28	216.50	444.16	293.89	360.33	389.86	429.01	638.62
32	166.51	185.46	214.50	226.67	438.36	294.84	361.87	391.39	429.91	638.62
33	167.72	196.91	224.13	236.97	428.93	295.48	362.79	392.31	431.40	638.62
34	168.31	207.22	227.67	246.72	423.73	296.43	363.33	393.25	432.29	638.62
35	163.94	209.50	227.67	256.65	414.21	298.03	363.33	393.25	432.35	638.62
36	164.80	204.26	218.90	253.92	408.73	298.42	363.33	393.25	432.35	638.62
37	160.63	205.11	214.96	249.42	401.19	298.42	363.33	393.25	432.35	638.62
38	160.63	200.97	211.26	245.42	396.43	298.42	363.33	393.25	432.35	638.62
39	156.67	196.65	207.33	241.46	389.10	298.42	363.33	393.25	432.35	638.62
40	164.54	200.51	218.77	257.70	412.22	301.59	359.75	393.79	433.44	680.40
41	161.61	197.62	217.57	256.62	412.92	305.89	364.07	400.75	441.06	680.40
42	163.50	194.31	216.42	255.47	414.63	310.22	367.50	407.77	448.15	680.40
43	160.67	191.64	215.56	253.92	416.54	314.59	371.88	414.86	455.00	680.40
44	162.80	193.67	219.41	257.92	428.30	316.33	373.71	421.85	462.82	680.40
45	163.85	201.90	225.40	272.74	444.93	315.95	375.82	417.14	469.18	722.18
46	163.88	199.49	224.52	271.69	472.83	320.32	380.25	424.22	472.32	722.18
47	162.99	196.92	224.31	270.94	493.96	324.73	384.35	432.89	472.32	722.18
48	160.39	194.44	223.50	270.23	521.97	327.43	384.35	433.39	472.32	722.18
49	165.42	192.27	222.82	269.29	537.16	327.43	384.35	433.39	472.32	722.18
50	178.48	211.08	251.65	299.40	541.52	326.09	382.00	440.81	472.58	799.77
51	180.12	215.68	256.88	299.99	555.01	325.51	381.51	428.12	466.02	817.67
52	185.59	221.02	265.87	309.55	571.38	325.74	380.55	425.44	463.38	829.61
53	192.69	226.08	263.08	313.11	591.82	323.48	378.81	419.35	456.64	859.45
54	197.82	234.98	268.08	318.18	607.81	316.66	381.60	417.86	450.33	877.36
55	208.21	240.07	273.62	318.43	632.36	319.43	375.60	415.76	448.41	901.23
56	211.30	247.18	287.40	331.77	647.16	317.60	377.56	421.11	449.27	934.00
57	213.95	259.58	297.85	343.59	662.73	319.28	374.02	417.77	445.89	938.86
58	219.11	269.00	310.44	358.78	671.29	316.02	378.91	418.33	450.22	936.98
59	236.48	282.79	320.05	365.82	675.56	321.38	375.65	418.27	451.38	939.50
60	240.48	295.16	335.07	381.81	690.08	321.89	376.05	418.21	466.04	941.76
61	247.96	305.31	350.20	399.44	736.93	335.21	397.18	444.29	484.65	971.80
62	251.44	326.50	366.39	406.34	765.77	342.05	426.03	467.49	493.96	1001.95
63	258.34	337.50	376.19	428.75	772.42	353.49	447.03	490.28	514.06	1023.75
64	266.93	352.78	397.09	441.15	803.65	365.28	472.51	518.97	530.75	1059.15
65	290.93	372.10	412.58	458.44	820.07	376.70	505.27	543.27	553.27	1086.19
66	326.39	420.34	456.97	502.43	923.81	416.59	543.68	592.59	618.99	1188.60
67	365.35	475.54	527.06	547.26	1043.82	459.69	593.36	652.42	685.35	1298.53
68	418.25	540.15	584.49	637.03	1170.72	503.42	640.56	711.48	762.83	1433.07
69	469.12	603.49	672.70	728.68	1312.31	558.50	692.60	783.99	851.04	1550.32
70	525.57	696.06	749.84	840.37	1468.06	611.27	759.04	857.96	950.24	1662.09
71	567.88	749.60	842.09	954.10	1546.76	647.83	826.91	952.23	1060.30	1729.66
72	615.72	799.75	912.42	1030.46	1631.86	692.51	877.32	1027.27	1158.07	1809.19
73	660.91	855.45	982.18	1104.57	1716.38	737.53	936.28	1095.39	1230.02	1887.62
74	708.85	915.02	1054.49	1189.23	1804.24	785.01	995.91	1165.80	1312.25	1980.32
75	755.50	976.71	1127.65	1273.15	1888.49	830.85	1057.70	1236.78	1396.27	2076.95
76	805.23	1041.38	1210.52	1365.17	1987.14	876.77	1119.86	1314.51	1482.49	2185.16
77	854.40	1107.59	1295.54	1467.94	2085.27	922.07	1183.98	1396.95	1579.49	2261.06
78	901.28	1170.23	1372.35	1559.82	2159.69	965.01	1242.57	1468.49	1665.57	2298.92
79	938.99	1214.83	1433.44	1626.23	2186.32	996.34	1286.01	1521.89	1726.02	2313.36
80	957.38	1236.08	1465.86	1665.84	2201.98	1010.57	1308.42	1550.96	1761.58	2327.50
81	1027.59	1329.70	1576.49	1791.37	2365.79	1082.90	1402.03	1661.59	1887.10	2491.32
82	1097.80	1419.05	1680.74	1906.25	2518.98	1153.11	1491.39	1767.96	2004.12	2648.75
83	1168.00	1502.02	1782.86	2021.14	2672.16	1223.32	1578.61	1870.08	2121.13	2806.19
84	1238.21	1599.89	1891.36	2146.66	2835.97	1299.91	1676.48	1982.84	2246.65	2972.14
85	1316.93	1699.88	2010.50	2278.57	3016.81	1376.50	1776.47	2101.98	2384.94	3152.97
86	1404.16	1808.39	2140.28	2423.24	3208.29	1463.73	1884.98	2231.76	2529.61	3344.45
87	1495.64	1925.40	2274.31	2574.29	3412.53	1555.21	2001.99	2365.79	2680.67	3548.69
88	1593.51	2048.79	2421.11	2738.11	3631.66	1653.08	2125.39	2512.59	2844.48	3767.83
89	1699.88	2184.96	2578.55	2916.82	3867.82	1759.45	2261.55	2670.03	3023.20	4003.98
90	1814.77	2333.88	2753.00	3110.42	4129.50	1874.34	2410.47	2844.48	3216.80	4265.66
91	1940.29	2493.44	2938.10	3318.92	4408.21	1999.86	2570.04	3029.58	3425.30	4544.37
92	2072.20	2661.52	3135.95	3540.18	4701.80	2131.77	2738.11	3227.44	3646.56	4837.96
93	2212.61	2840.23	3348.71	3776.34	5020.93	2272.18	2916.82	3440.19	3882.71	5157.09
94	2365.79	3035.96	3576.35	4033.76	5363.46	2425.36	3112.55	3667.83	4140.14	5499.62
95	2536.00	3250.84	3829.52	4316.72	5742.16	2595.57	3327.43	3921.01	4423.10	5878.32

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

Appendix B2

Union Security Insurance Company

6036-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	128.09	145.26	173.59	188.87	381.66	247.83	309.54	345.65	379.42	561.03
30	134.14	151.84	175.86	191.57	395.25	251.38	313.03	350.60	384.23	561.03
31	143.51	161.27	185.01	201.57	399.18	252.74	313.83	351.43	385.57	561.03
32	144.01	161.27	194.26	211.04	393.97	253.56	315.18	352.80	386.37	561.03
33	145.05	171.23	202.99	220.63	385.50	254.11	315.98	353.63	387.71	561.03
34	145.56	180.19	206.19	229.70	380.82	254.93	316.45	354.48	388.51	561.03
35	141.78	182.18	206.19	238.95	372.27	256.30	316.45	354.48	388.57	561.03
36	142.53	177.61	198.25	236.41	367.34	256.64	316.45	354.48	388.57	561.03
37	138.92	178.35	194.69	232.21	360.56	256.64	316.45	354.48	388.57	561.03
38	138.92	174.76	191.33	228.50	356.28	256.64	316.45	354.48	388.57	561.03
39	135.50	171.00	187.77	224.81	349.70	256.64	316.45	354.48	388.57	561.03
40	143.97	179.62	191.90	229.07	363.72	267.45	326.54	347.16	392.16	602.81
41	141.41	177.03	190.85	228.11	364.34	271.26	330.46	353.29	399.06	602.81
42	143.06	174.07	189.84	227.09	365.85	275.10	333.58	359.48	405.47	602.81
43	140.59	171.68	189.09	225.71	367.53	278.98	337.56	365.73	411.67	602.81
44	142.45	173.50	192.47	229.26	377.91	280.52	339.21	371.90	418.74	602.81
45	147.86	182.10	202.48	240.17	390.55	287.23	337.70	370.22	417.04	638.62
46	147.89	179.93	201.69	239.25	415.04	291.20	341.68	376.49	419.84	638.62
47	147.09	177.61	201.50	238.59	433.59	295.21	345.36	384.19	419.84	638.62
48	144.74	175.38	200.77	237.97	458.17	297.66	345.36	384.64	419.84	638.62
49	149.28	173.42	200.16	237.14	471.51	297.66	345.36	384.64	419.84	638.62
50	155.20	188.86	221.61	263.47	476.54	288.67	342.31	391.84	416.43	710.24
51	160.95	193.75	227.10	264.93	490.35	289.34	338.05	381.07	415.77	728.15
52	166.65	202.90	232.64	274.73	512.08	295.21	342.97	380.18	410.42	746.05
53	173.42	204.55	234.25	275.39	527.26	289.17	337.73	375.21	405.42	763.96
54	178.80	206.50	239.48	280.75	543.26	288.30	332.79	374.78	400.75	775.90
55	177.93	211.83	248.75	285.49	557.34	278.36	332.43	370.02	400.37	799.77
56	185.35	219.72	256.23	296.10	578.76	282.31	336.07	373.44	399.78	832.87
57	192.56	228.84	264.00	305.42	592.44	281.47	331.16	372.60	399.14	837.06
58	195.15	242.43	277.42	318.17	595.12	280.47	334.33	371.85	398.66	835.25
59	209.45	253.54	288.36	323.73	599.51	287.35	337.03	374.42	399.42	833.43
60	211.23	263.42	300.94	337.63	617.22	286.13	336.11	376.70	415.31	841.37
61	220.06	274.47	310.96	356.42	656.46	293.74	354.15	393.87	435.26	865.36
62	221.86	289.89	322.07	362.18	679.31	301.81	376.49	414.15	440.72	885.65
63	229.64	301.66	336.29	379.84	686.60	317.48	397.72	440.63	456.30	911.44
64	239.12	309.76	349.55	393.98	709.32	327.16	417.49	457.92	472.09	938.23
65	259.86	327.00	366.44	407.50	726.56	336.56	444.13	483.24	490.58	965.95
66	291.42	375.62	406.82	448.11	822.42	372.07	484.73	528.45	550.84	1053.81
67	325.44	422.00	467.50	486.45	925.65	407.15	526.31	582.75	608.54	1151.92
68	372.51	480.50	519.55	568.57	1039.73	449.36	572.78	631.00	682.86	1273.36
69	418.85	538.34	601.21	644.61	1165.09	499.53	617.91	698.70	756.13	1377.10
70	467.93	617.93	665.07	746.28	1305.89	548.75	674.32	762.99	843.94	1480.23
71	508.10	664.42	749.99	854.71	1373.55	581.05	733.92	847.16	943.57	1538.80
72	548.73	711.61	813.52	918.80	1453.50	618.77	781.62	912.42	1030.46	1610.67
73	587.47	764.91	868.97	982.18	1530.82	654.56	835.31	969.94	1092.33	1679.84
74	629.76	816.67	940.25	1054.49	1607.11	699.75	887.53	1039.84	1168.73	1764.70
75	671.55	868.81	1001.73	1133.25	1679.00	741.03	940.17	1099.67	1242.37	1845.13
76	714.58	925.37	1074.54	1218.52	1770.89	780.54	994.55	1170.52	1322.50	1943.02
77	760.59	984.81	1153.56	1305.68	1851.46	823.00	1054.68	1242.30	1407.09	2011.65
78	800.34	1039.67	1220.94	1384.37	1920.29	856.71	1105.57	1305.06	1480.51	2043.20
79	834.66	1080.61	1276.94	1449.31	1946.47	887.40	1143.12	1356.32	1540.04	2058.36
80	853.13	1097.80	1304.17	1480.75	1957.31	899.94	1161.62	1378.63	1565.85	2067.94
81	914.83	1182.90	1404.16	1593.51	2104.11	963.76	1246.72	1480.75	1678.61	2216.87
82	976.53	1261.62	1495.64	1697.76	2242.40	1027.59	1327.57	1572.23	1784.98	2359.41
83	1038.23	1338.21	1587.12	1799.88	2378.56	1087.16	1404.16	1663.71	1889.23	2497.70
84	1099.92	1423.31	1680.74	1908.38	2523.23	1153.11	1491.39	1761.58	1997.73	2644.50
85	1172.26	1510.53	1789.24	2029.65	2684.92	1227.57	1582.87	1870.08	2123.26	2808.32
86	1248.85	1608.40	1904.12	2157.30	2855.12	1304.17	1680.74	1984.97	2250.91	2978.52
87	1329.70	1712.65	2025.39	2293.46	3035.96	1385.01	1784.98	2106.24	2387.07	3159.36
88	1416.92	1821.15	2155.17	2438.13	3231.69	1472.24	1893.49	2236.02	2531.74	3355.09
89	1510.53	1942.42	2295.59	2595.57	3444.44	1565.85	2014.75	2376.43	2689.18	3567.84
90	1614.78	2074.32	2450.89	2767.89	3674.21	1670.10	2146.66	2531.74	2861.50	3797.61
91	1727.54	2216.87	2614.71	2955.12	3923.13	1782.86	2289.20	2695.56	3048.73	4046.53
92	1844.55	2365.79	2789.17	3150.85	4184.82	1899.87	2438.13	2870.01	3244.46	4308.21
93	1970.08	2525.36	2978.52	3361.47	4467.78	2025.39	2597.69	3059.36	3455.08	4591.17
94	2106.24	2701.94	3182.76	3591.24	4774.14	2161.55	2774.28	3263.60	3684.85	4897.53
95	2257.29	2891.29	3406.15	3842.29	5110.29	2312.61	2963.63	3486.99	3935.90	5233.68

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

Appendix B2

Union Security Insurance Company

6036-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	120.09	134.36	151.89	167.89	349.41	230.54	286.62	307.84	347.36	519.25
30	125.75	140.45	153.87	170.29	361.85	233.84	289.84	312.25	351.76	519.25
31	134.54	149.17	161.88	179.17	365.45	235.11	290.59	312.99	352.98	519.25
32	135.01	149.17	169.98	187.59	360.68	235.87	291.83	314.22	353.72	519.25
33	135.99	158.38	177.62	196.11	352.92	236.38	292.58	314.95	354.95	519.25
34	136.46	166.68	180.41	204.18	348.64	237.15	293.01	315.71	355.68	519.25
35	132.92	168.51	180.41	212.40	340.81	238.42	293.01	315.71	355.73	519.25
36	133.62	164.29	173.47	210.14	336.30	238.74	293.01	315.71	355.73	519.25
37	130.24	164.98	170.35	206.41	330.09	238.74	293.01	315.71	355.73	519.25
38	130.24	161.65	167.42	203.11	326.18	238.74	293.01	315.71	355.73	519.25
39	127.03	158.17	164.30	199.83	320.15	238.74	293.01	315.71	355.73	519.25
40	127.52	167.09	172.71	208.62	334.62	239.00	293.33	316.07	350.88	549.10
41	125.25	164.68	171.77	207.74	335.19	242.40	296.86	321.65	357.05	549.10
42	126.71	161.92	170.86	206.81	336.58	245.84	299.66	327.29	362.79	549.10
43	124.52	159.70	170.18	205.56	338.13	249.30	303.23	332.98	368.34	549.10
44	126.17	161.40	173.22	208.79	347.68	250.67	304.71	338.59	374.67	549.10
45	135.88	162.31	183.38	223.89	360.89	258.51	305.02	338.93	380.55	584.91
46	135.90	160.37	182.66	223.03	383.52	262.08	308.61	344.68	383.11	584.91
47	135.16	158.31	182.49	222.42	400.66	265.69	311.93	351.73	383.11	584.91
48	133.00	156.31	181.83	221.83	423.37	267.90	311.93	352.13	383.11	584.91
49	137.18	154.57	181.27	221.06	435.70	267.90	311.93	352.13	383.11	584.91
50	147.44	170.34	206.58	239.52	438.63	272.64	307.58	352.65	379.00	644.59
51	153.29	175.47	208.48	241.55	452.63	268.67	309.07	348.14	379.22	662.50
52	151.50	181.16	210.48	247.64	463.57	264.67	305.38	343.97	370.70	674.43
53	158.01	183.02	212.63	252.75	473.46	259.77	305.78	339.89	371.28	692.34
54	159.78	192.26	218.04	258.29	494.85	259.94	306.16	340.32	367.70	716.21
55	166.57	194.18	223.87	259.87	503.75	255.54	306.52	340.92	364.33	728.15
56	170.52	195.68	231.99	263.99	526.14	260.26	302.88	337.69	361.70	761.48
57	171.16	211.76	243.69	277.65	537.21	256.27	303.89	338.73	359.59	763.53
58	178.03	215.86	251.00	287.70	542.75	256.77	300.90	339.67	364.30	760.29
59	189.18	230.78	259.84	294.60	550.29	257.11	305.43	340.68	366.95	762.71
60	194.99	238.03	273.02	309.23	565.78	257.51	306.16	341.59	377.27	764.88
61	198.37	249.80	283.79	325.70	597.17	266.10	324.36	359.21	395.13	786.69
62	201.15	262.42	292.52	329.79	621.68	278.34	343.46	376.50	399.31	809.61
63	209.54	274.78	304.94	345.31	624.18	284.75	361.57	400.29	412.98	833.68
64	219.66	281.08	321.58	357.92	648.95	298.58	381.89	418.23	430.19	854.83
65	237.26	298.81	333.86	372.65	665.41	308.77	405.51	438.22	446.98	881.78
66	262.28	339.85	370.60	407.37	747.31	337.09	445.42	479.57	499.73	959.87
67	297.81	387.36	425.82	442.23	842.93	371.03	479.38	525.74	555.37	1047.20
68	339.83	437.42	476.25	517.96	945.58	405.44	518.55	576.27	621.34	1156.82
69	378.64	490.34	545.96	588.55	1059.94	450.96	560.19	636.38	689.69	1255.85
70	420.46	564.66	603.13	681.38	1190.66	493.18	616.72	690.95	773.07	1344.90
71	461.61	603.09	684.20	775.21	1252.71	527.62	667.51	771.64	859.26	1399.64
72	494.49	649.59	740.14	832.66	1320.67	561.06	711.43	832.66	934.75	1460.84
73	538.52	693.11	798.59	896.51	1388.09	599.25	758.82	887.33	1000.54	1528.41
74	574.11	742.15	849.45	960.76	1460.10	635.06	808.44	940.25	1063.28	1605.48
75	609.99	792.15	912.19	1029.72	1532.05	670.85	856.23	1001.73	1130.45	1682.23
76	650.59	841.74	978.55	1106.53	1610.16	708.36	906.56	1063.87	1202.52	1771.75
77	694.67	897.84	1049.61	1189.05	1685.62	749.34	960.88	1133.28	1280.33	1830.77
78	730.64	945.37	1112.78	1261.79	1746.40	779.71	1004.63	1189.69	1348.32	1860.19
79	759.81	982.78	1161.27	1317.76	1771.20	807.96	1041.06	1231.58	1399.42	1874.58
80	774.41	999.93	1189.28	1348.84	1782.86	816.96	1057.37	1255.23	1425.43	1882.85
81	833.99	1076.52	1276.51	1450.96	1916.89	876.54	1133.96	1344.59	1527.55	2019.01
82	887.17	1146.73	1361.61	1544.57	2040.28	931.85	1206.30	1431.82	1625.42	2146.66
83	944.62	1216.94	1442.45	1636.06	2163.68	989.29	1278.64	1514.79	1719.03	2272.18
84	1004.19	1293.53	1531.81	1736.05	2295.59	1050.99	1353.10	1606.27	1819.02	2406.22
85	1070.14	1376.50	1627.55	1846.68	2442.38	1119.07	1440.33	1702.01	1929.65	2555.14
86	1138.22	1463.73	1731.80	1961.57	2597.69	1187.15	1527.55	1806.26	2044.54	2710.45
87	1212.68	1557.34	1842.43	2087.09	2761.51	1261.62	1621.16	1916.89	2170.06	2874.27
88	1291.40	1659.46	1961.57	2219.00	2940.22	1340.33	1723.29	2036.03	2301.97	3052.98
89	1376.50	1767.96	2087.09	2361.54	3133.83	1425.43	1831.79	2161.55	2444.51	3246.58
90	1472.24	1887.10	2229.63	2518.98	3342.32	1521.17	1950.93	2304.10	2601.95	3455.08
91	1572.23	2016.88	2378.56	2689.18	3569.97	1621.16	2080.71	2453.02	2772.15	3682.72
92	1678.61	2153.04	2538.12	2867.89	3808.25	1727.54	2216.87	2612.59	2950.86	3921.01
93	1795.62	2299.84	2710.45	3059.36	4063.55	1844.55	2363.67	2784.91	3142.34	4176.31
94	1919.02	2457.28	2895.54	3267.86	4342.25	1967.95	2521.10	2970.01	3350.83	4455.01
95	2055.18	2629.61	3099.79	3497.63	4648.62	2104.11	2693.43	3174.25	3580.60	4761.37

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

Appendix B2

Union Security Insurance Company

6036-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	108.08	123.47	144.66	153.89	317.16	213.25	263.69	291.64	315.29	477.47
30	113.18	129.07	146.55	156.10	328.45	216.30	266.65	295.82	319.29	477.47
31	121.08	137.08	154.17	164.24	331.71	217.48	267.34	296.52	320.40	477.47
32	121.51	137.08	161.89	171.96	327.38	218.18	268.48	297.68	321.07	477.47
33	122.39	145.54	169.16	179.77	320.34	218.65	269.17	298.38	322.18	477.47
34	122.82	153.16	171.82	187.17	316.46	219.36	269.57	299.09	322.85	477.47
35	119.63	154.85	171.82	194.70	309.35	220.54	269.57	299.09	322.89	477.47
36	120.26	150.97	165.21	192.63	305.26	220.83	269.57	299.09	322.89	477.47
37	117.22	151.60	162.24	189.21	299.62	220.83	269.57	299.09	322.89	477.47
38	117.22	148.55	159.44	186.18	296.07	220.83	269.57	299.09	322.89	477.47
39	114.33	145.35	156.48	183.18	290.60	220.83	269.57	299.09	322.89	477.47
40	119.29	154.56	161.20	192.25	310.38	221.92	276.73	295.34	325.08	507.32
41	117.17	152.33	160.32	191.45	310.90	225.09	280.05	300.56	330.80	507.32
42	118.54	149.78	159.47	190.59	312.19	228.28	282.70	305.83	336.12	507.32
43	116.49	147.73	158.84	189.44	313.63	231.49	286.06	311.14	341.25	507.32
44	118.03	149.29	161.67	192.42	322.49	232.77	287.47	316.39	347.12	507.32
45	119.89	158.35	171.92	199.47	331.22	235.53	288.68	312.86	349.28	537.16
46	119.91	156.46	171.24	198.70	352.00	238.79	292.08	318.16	351.62	537.16
47	119.26	154.45	171.09	198.15	367.73	242.07	295.22	324.67	351.62	537.16
48	117.36	152.50	170.46	197.63	388.57	244.09	295.22	325.05	351.62	537.16
49	121.04	150.80	169.94	196.94	399.88	244.09	295.22	325.05	351.62	537.16
50	131.92	159.23	184.05	223.55	400.72	240.56	287.74	323.26	350.92	596.84
51	134.13	164.50	193.59	225.97	409.52	242.84	289.76	324.62	351.80	608.78
52	140.14	166.67	195.71	228.29	425.84	244.31	286.59	316.82	348.64	626.68
53	146.44	172.25	201.82	230.12	441.17	245.06	282.96	322.24	341.41	638.62
54	152.17	174.46	203.74	239.57	451.82	241.04	283.98	318.78	342.91	650.56
55	151.43	180.05	202.55	241.57	466.23	232.72	280.62	307.66	340.31	668.46
56	155.69	185.39	214.68	246.15	484.05	238.20	282.13	313.85	331.24	701.99
57	160.47	194.68	223.38	256.83	497.05	235.26	276.62	312.39	334.42	706.97
58	164.33	199.26	234.48	267.39	504.66	233.07	282.33	314.64	336.80	701.39
59	172.29	211.28	237.66	275.17	510.03	234.42	280.86	310.33	337.72	707.15
60	175.49	222.16	248.20	283.99	518.64	232.48	282.87	312.86	348.74	707.51
61	182.87	234.38	262.65	301.12	550.58	241.91	301.19	330.85	364.26	731.16
62	183.41	244.11	271.84	306.23	572.27	251.51	317.04	348.26	369.73	751.46
63	192.32	256.86	282.14	319.41	581.27	261.84	341.84	369.26	386.99	773.21
64	200.20	261.00	299.21	332.94	599.91	269.99	352.76	390.76	396.66	796.45
65	217.49	276.25	312.15	343.16	618.65	280.98	373.32	411.21	414.27	817.65
66	238.97	316.00	345.52	377.50	694.74	308.47	409.40	445.97	465.66	890.43
67	273.25	359.02	393.06	414.59	783.85	341.48	449.21	487.73	516.97	975.99
68	310.42	407.60	442.23	482.24	880.09	371.65	488.05	534.42	578.27	1079.12
69	345.13	462.91	503.72	548.07	984.23	412.80	526.24	587.17	639.07	1169.24
70	389.94	525.60	564.01	629.47	1105.31	454.98	572.67	645.11	715.09	1247.62
71	428.40	558.79	634.86	718.89	1164.10	484.21	621.01	715.82	797.66	1300.23
72	459.40	607.15	689.10	778.43	1225.79	516.18	666.77	772.04	874.13	1363.45
73	486.50	652.52	740.46	832.25	1295.31	547.00	709.86	826.13	930.16	1426.28
74	527.25	694.46	793.80	896.32	1356.52	582.14	755.72	878.74	992.98	1492.70
75	562.43	741.05	850.63	962.56	1428.87	620.33	803.07	934.58	1054.90	1569.46
76	599.93	793.17	911.89	1031.87	1502.04	652.23	850.56	994.55	1122.53	1650.68
77	636.36	841.56	978.63	1107.93	1574.15	685.84	900.03	1052.15	1194.13	1710.18
78	670.55	889.76	1035.87	1175.27	1630.48	719.54	944.54	1107.98	1256.99	1734.84
79	696.31	921.36	1081.88	1229.31	1648.97	739.88	975.28	1149.93	1304.16	1745.93
80	710.59	938.23	1106.31	1255.23	1659.46	753.14	993.55	1170.13	1327.57	1755.20
81	765.90	1010.57	1191.41	1350.97	1782.86	804.20	1063.76	1253.11	1423.31	1878.59
82	816.96	1076.52	1265.87	1438.20	1899.87	859.52	1133.96	1331.82	1512.66	1999.86
83	865.90	1142.47	1344.59	1525.43	2016.88	910.58	1199.92	1412.67	1599.89	2116.88
84	921.21	1212.68	1425.43	1616.91	2136.02	965.89	1272.25	1493.51	1695.63	2242.40
85	980.78	1291.40	1516.92	1719.03	2276.44	1025.46	1350.97	1587.12	1797.75	2380.69
86	1046.74	1374.37	1612.65	1827.53	2421.11	1091.41	1433.94	1682.86	1906.25	2525.36
87	1112.69	1459.47	1714.78	1942.42	2574.29	1157.37	1519.04	1784.98	2021.14	2678.54
88	1185.02	1555.21	1825.41	2065.81	2738.11	1229.70	1614.78	1895.61	2144.53	2842.36
89	1263.74	1657.33	1944.55	2199.85	2916.82	1308.42	1716.90	2014.75	2278.57	3021.07
90	1350.97	1770.09	2076.45	2344.52	3114.68	1395.65	1829.66	2146.66	2423.24	3218.93
91	1444.58	1891.36	2214.74	2501.96	3325.30	1489.26	1950.93	2284.95	2580.67	3429.55
92	1540.32	2016.88	2363.67	2670.03	3546.56	1585.00	2076.45	2433.87	2748.75	3650.81
93	1648.82	2155.17	2523.23	2848.74	3784.85	1693.50	2214.74	2593.44	2927.46	3889.09
94	1761.58	2304.10	2695.56	3042.34	4046.53	1806.26	2363.67	2765.77	3121.06	4150.78
95	1887.10	2465.79	2884.91	3255.09	4329.49	1931.78	2525.36	2955.12	3333.81	4433.74

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

Appendix B1

Union Security Insurance Company

6060-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	35.30	37.44	43.19	48.54	70.08	124.09	138.00	159.12	178.38	354.78	390.75	476.07	521.77	597.80	869.97
30	39.26	39.39	45.83	51.27	86.71	129.94	144.25	161.20	180.93	367.42	396.34	481.43	529.24	605.37	869.97
31	41.46	40.36	47.45	52.95	87.96	139.02	153.20	169.59	190.37	387.12	398.49	482.67	530.49	607.48	869.97
32	43.57	42.02	49.88	55.05	93.38	139.51	153.20	178.07	199.31	393.31	399.78	484.73	532.57	608.75	869.97
33	44.81	43.93	52.95	58.34	95.88	145.83	162.66	186.07	208.37	406.84	400.65	485.97	533.82	610.86	869.97
34	46.84	46.92	56.30	62.20	100.45	146.34	171.18	192.76	216.94	423.63	401.94	486.69	535.10	612.12	869.97
35	48.84	49.07	60.65	67.30	104.71	151.45	177.96	192.76	225.67	424.73	404.10	486.69	535.10	612.21	869.97
36	50.81	53.17	63.99	71.68	108.97	161.20	182.18	193.40	231.20	440.07	404.64	486.69	535.10	612.21	869.97
37	52.76	56.32	68.04	77.17	122.64	165.86	191.65	205.75	235.83	452.51	404.64	486.69	535.10	612.21	869.97
38	55.86	58.25	73.19	81.70	122.64	165.86	196.32	209.98	240.65	467.47	404.64	486.69	535.10	612.21	869.97
39	57.79	61.30	76.31	86.97	123.30	170.28	200.45	213.71	253.68	488.76	404.64	486.69	535.10	612.21	869.97
40	58.07	66.18	76.83	85.86	126.38	168.09	209.13	217.16	252.22	508.04	405.08	487.79	535.71	603.46	920.55
41	61.81	70.06	82.01	89.93	132.63	173.72	215.22	224.33	260.32	530.10	410.85	493.65	545.18	614.07	920.55
42	61.81	73.28	86.77	94.80	148.68	176.52	220.64	231.52	276.47	553.69	416.67	498.31	554.73	623.94	920.55
43	65.43	76.95	87.68	97.58	150.55	182.15	226.58	246.48	284.02	577.82	422.54	504.25	564.37	633.48	920.55
44	69.89	77.79	92.67	103.41	153.54	193.42	238.11	259.54	297.93	606.37	424.87	506.72	573.89	644.36	920.55
45	76.99	78.33	90.41	104.25	162.60	210.75	231.22	266.23	313.54	617.94	447.88	507.75	565.62	645.01	971.13
46	77.98	79.16	96.13	107.30	164.31	211.71	244.68	281.48	321.86	658.94	454.08	513.73	575.21	649.33	971.13
47	82.98	83.65	97.11	108.54	167.01	219.94	250.07	290.00	338.80	688.39	460.33	519.26	586.97	649.33	971.13
48	87.19	86.56	101.72	114.85	183.49	225.74	255.43	305.39	355.83	727.41	464.16	519.26	587.65	649.33	971.13
49	91.15	90.55	107.11	118.44	195.23	239.34	268.37	313.34	364.31	748.58	464.16	519.26	587.65	649.33	971.13
50	92.56	91.25	111.11	118.44	199.57	241.09	272.84	334.14	379.16	770.98	453.04	512.92	597.71	642.37	1092.53
51	96.31	97.19	119.55	132.17	218.25	247.06	283.72	353.88	399.54	803.70	455.38	523.85	598.04	665.97	1143.11
52	103.03	102.54	123.92	136.28	242.21	267.12	303.09	359.76	420.22	849.66	474.47	533.52	606.02	665.71	1193.69
53	106.88	110.45	132.57	148.93	281.95	287.38	322.17	379.45	433.08	893.66	473.51	541.48	613.50	672.69	1244.27
54	116.02	120.62	143.94	157.39	309.47	298.54	333.97	398.83	452.73	929.90	480.63	549.00	620.62	686.24	1294.85
55	118.59	128.01	153.07	168.87	336.76	320.82	359.51	419.13	471.60	971.89	479.53	556.12	627.16	685.37	1345.43
56	127.74	136.56	160.98	181.68	372.94	326.71	364.96	429.27	489.30	1016.62	485.97	555.55	626.22	690.49	1421.72
57	136.04	142.11	175.56	189.68	387.00	332.52	378.07	441.82	493.05	1021.15	491.31	554.69	631.53	688.70	1418.74
58	140.28	152.76	187.13	202.66	394.59	333.71	381.96	451.19	503.54	1032.88	488.76	560.37	636.32	693.18	1415.67
59	146.81	163.11	196.77	211.93	426.13	344.49	400.94	448.69	502.70	1038.86	499.86	565.29	634.60	691.14	1429.71
60	151.38	171.28	207.60	227.61	442.54	345.53	400.57	459.93	515.86	1060.66	497.08	564.05	638.48	699.69	1434.15
61	160.41	184.58	222.48	241.84	476.91	349.45	416.07	473.62	528.63	1091.83	502.56	585.25	661.30	712.89	1452.99
62	170.07	196.04	232.87	257.79	527.13	357.77	443.03	495.93	538.75	1107.07	507.56	611.53	682.01	724.82	1454.85
63	189.00	213.68	252.03	276.47	550.50	373.53	455.08	507.52	562.22	1088.68	518.27	633.85	705.41	741.43	1469.58
64	199.42	228.11	263.18	296.45	620.19	377.49	466.41	538.91	572.10	1110.79	528.13	656.60	726.46	754.22	1488.44
65	218.18	244.89	279.30	317.97	652.09	402.14	493.31	552.44	595.69	1114.86	535.77	682.52	747.84	772.02	1503.89
66	244.29	274.18	310.07	357.28	696.68	445.03	554.03	610.18	658.86	1238.94	586.43	736.08	805.33	850.86	1618.24
67	276.82	312.97	354.17	397.24	754.90	498.00	625.32	699.51	737.22	1382.47	638.19	796.88	885.72	937.67	1757.17
68	309.99	349.22	394.67	442.54	815.54	562.69	700.96	771.56	843.59	1526.36	691.77	850.18	951.63	1030.17	1908.03
69	340.85	384.47	439.92	489.31	841.09	611.81	765.70	862.29	936.72	1668.55	747.29	896.40	1021.20	1117.89	2019.37
70	368.34	418.97	480.81	535.81	872.73	659.48	844.19	915.89	1035.27	1795.65	785.86	939.03	1073.97	1199.74	2075.19
71	398.09	449.84	503.43	581.61	887.97	685.57	858.32	978.18	1119.49	1791.78	796.07	967.15	1129.77	1267.05	2047.26
72	433.54	483.53	538.67	631.34	919.79	688.88	863.65	995.47	1131.73	1778.52	798.80	972.76	1143.09	1298.28	2017.62
73	466.70	522.66	578.27	687.13	946.82	696.61	871.54	1004.66	1137.68	1755.45	798.08	973.16	1141.18	1295.21	1974.23
74	519.55	569.11	628.03	762.13	986.18	706.72	876.73	1013.28	1148.82	1733.73	803.30	974.56	1145.59	1294.03	1944.17
75	536.51	632.74	687.46	838.85	1042.53	717.32	887.27	1028.55	1164.90	1722.30	805.80	978.16	1153.05	1301.25	1931.36
76	553.15	667.04	778.21	873.11	1200.92	729.40	899.90	1049.36	1187.65	1726.61	810.08	987.00	1163.25	1317.80	1933.92
77	588.19	709.88	829.04	930.45	1270.76	760.59	938.76	1097.78	1244.83	1767.18	838.24	1024.26	1206.80	1369.06	1959.58
78	629.70	761.88	891.67	999.82	1354.99	802.74	988.89	1163.25	1317.07	1827.05	875.97	1071.92	1269.01	1437.24	1983.04
79	662.28	802.91	941.26	1056.93	1422.99	832.39	1023.73	1208.90	1372.20	1845.00	901.02	1106.83	1310.96	1487.87	1991.74
80	685.06	829.73	974.40	1093.54	1461.60	848.88	1040.35	1233.96	1399.90	1850.94	914.83	1121.20	1329.70	1508.41	1995.61
81	742.50	902.07	1057.37	1189.28	1587.12	906.32	1112.69	1316.93	1495.64	1976.46	972.27	1193.53	1412.67	1604.14	2121.13
82	799.94	970.15	1140.35	1280.76	1708.39	963.76	1180.77	1399.90	1587.12	2097.73	1029.72	1261.62	1495.64	1695.63	2242.40
83	859.52	1042.48	1223.32	1372.25	1833.92	1023.33	1253.11	1482.88	1678.61	2223.25	1089.29	1333.95	1578.61	1787.11	2367.92
84	921.21	1119.07	1312.68	1474.37	1967.95	1085.03	1329.70	1572.23	1780.73	2357.28	1150.98	1410.54	1667.97	1889.23	2501.96
85	993.55	1204.17	1412.67	1587.12	2119.00	1157.37	1414.80	1672.23	1893.49	2508.34	1223.32	1495.64	1767.96	2001.99	2653.01
86	1070.14	1297.78	1523.30	1710.52	2284.95	1233.96	1508.41	1782.86	2016.88	2674.28	1299.91	1589.25	1878.59	2125.39	2818.95
87	1155.24	1399.90	1642.44	1846.68	2465.79	1319.06	1610.53	1902.00	2153.04	2855.12	1385.01	1691.37	1997.73	2261.55	2999.79
88	1244.59	1508.41	1770.09	1989.22	2655.14	1408.41	1719.03	2029.65	2295.59	3044.47	1474.37	1799.88	2125.39	2404.09	3189.14
89	1340.33	1623.29	1906.25	2140.28	2857.25	1504.15	1833.92	2165.81	2446.64	3246.58	1570.10	1914.76	2261.55	2555.14	3391.26
90	1440.33	1744.56	2046.67	2299.84	3072.13	1604.14	1955.18	2306.22	2606.20	3461.46	1670.10	2036.03	2401.96	2714.71	3606.13
91	1542.45	1870.08	2193.47	2465.79	3291.26	1706.27	2080.71	2453.02	2772.15	3680.60	1772.22	2161.55	2548.76	2880.65	3825.27
92	1648.82	1999.86	2346.65	2635.99	3518.91	1812.64	2210.49	2606.20	2942.35	3908.24	1878.59	2291.33	2701.94	3050.85	4052.91
93	1761.58	2136.02	2506.21	2814.70	3759.32	1925.40	2346.65	2765.77	3121.06	4148.65	1991.35	2427.49	2861.50	3229.56	4293.32
94	1882.85	2282.82	2678.54	3008.30	4018.87	2046.67	2493.44	2938.10	3314.66	4408.21	2112.62	2574.29	3033.83	3423.17	4552.88
95	2014.75	2442.38	2865.76	3218.93	4299.70	2178.57	2653.01	3125.32	3525.29	4689.04	2244.53	2733.85	3221.05	3633.79	4833.71

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

Appendix B1

Union Security Insurance Company

6060-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	31.58	34.18	38.39	42.28	63.07	108.08	123.47	144.66	157.39	317.16	351.67	427.49	466.85	525.34	778.93
30	35.13	35.96	40.74	44.66	78.04	113.18	129.07	146.55	159.64	328.45	356.70	432.31	473.53	532.00	778.93
31	37.09	36.85	42.18	46.12	79.17	121.08	137.08	154.17	167.97	346.06	358.64	433.42	474.65	533.85	778.93
32	38.99	38.37	44.34	47.95	84.04	121.51	137.08	161.89	175.86	351.59	359.81	435.27	476.51	534.96	778.93
33	40.10	40.11	47.07	50.81	86.29	127.02	145.54	169.16	183.86	363.69	360.58	436.39	477.63	536.81	778.93
34	41.91	42.84	50.05	54.17	90.40	127.46	153.16	175.24	191.42	378.70	361.75	437.03	478.78	537.93	778.93
35	43.70	44.81	53.91	58.61	94.23	131.91	159.23	175.24	199.12	379.69	363.69	437.03	478.78	538.00	778.93
36	45.46	48.55	56.88	62.43	98.07	140.40	163.00	175.82	204.00	393.39	364.18	437.03	478.78	538.00	778.93
37	47.21	51.42	60.48	67.21	110.38	144.46	171.47	187.04	208.09	404.52	364.18	437.03	478.78	538.00	778.93
38	49.98	53.18	65.05	71.16	110.38	144.46	175.66	190.89	212.34	417.89	364.18	437.03	478.78	538.00	778.93
39	51.70	55.97	67.83	75.75	110.97	148.31	179.35	194.28	223.83	436.92	364.18	437.03	478.78	538.00	778.93
40	52.26	58.24	68.88	77.81	114.62	152.33	183.63	194.06	228.43	457.95	366.50	431.51	483.02	542.24	829.51
41	55.63	61.66	73.52	81.50	120.30	157.44	188.98	200.46	235.76	477.84	371.72	436.69	491.55	551.77	829.51
42	55.63	64.48	77.79	85.91	134.85	159.97	193.73	206.89	250.38	499.10	376.99	440.81	500.17	560.64	829.51
43	58.89	67.71	78.61	88.44	136.54	165.07	198.95	220.26	257.22	520.85	382.30	446.07	508.86	569.21	829.51
44	62.90	68.45	83.09	93.71	139.26	175.29	209.08	231.93	269.83	546.59	384.41	448.25	517.44	578.99	829.51
45	66.49	69.29	81.37	95.05	148.15	186.66	209.20	234.28	280.54	559.48	389.46	452.36	503.75	583.16	880.09
46	67.35	70.03	86.51	97.83	149.71	187.52	221.38	247.71	287.98	596.61	394.85	457.68	512.30	587.07	880.09
47	71.66	73.99	87.40	98.96	152.17	194.80	226.26	255.20	303.14	623.27	400.28	462.61	522.77	587.07	880.09
48	75.30	76.57	91.55	104.71	167.18	199.94	231.11	268.75	318.37	658.60	403.61	462.61	523.38	587.07	880.09
49	78.72	80.10	96.40	107.99	177.88	211.99	242.81	275.74	325.96	677.77	403.61	462.61	523.38	587.07	880.09
50	84.85	81.81	98.04	105.97	176.09	216.37	243.82	292.37	337.04	679.19	407.73	462.47	531.30	578.92	971.13
51	88.61	84.65	106.26	116.05	194.00	228.53	249.67	311.90	357.80	721.51	411.59	466.56	534.25	588.53	1021.71
52	91.58	92.92	110.88	120.43	216.71	236.06	273.95	319.15	372.87	758.30	422.71	477.78	536.98	590.91	1062.18
53	95.43	100.70	119.31	135.69	253.75	255.45	292.88	338.59	392.11	802.47	423.67	487.34	546.16	607.59	1112.76
54	104.42	107.22	130.23	141.00	275.09	267.44	299.42	357.77	406.30	829.62	432.57	488.84	562.21	609.21	1153.22
55	107.11	114.53	135.68	151.98	301.05	282.32	318.26	371.90	419.84	871.98	425.39	497.58	556.69	617.51	1203.80
56	116.13	122.90	143.86	161.49	330.91	295.30	325.04	378.44	433.06	900.69	433.64	499.29	558.88	613.05	1260.39
57	120.93	128.89	154.91	170.06	346.26	296.89	339.15	387.28	439.45	910.53	434.35	495.26	561.36	615.56	1265.36
58	122.29	136.51	166.72	183.05	356.10	289.22	340.10	398.73	451.63	927.98	428.50	497.41	563.60	617.45	1270.48
59	129.33	143.92	176.76	189.79	378.25	306.21	354.68	399.38	449.53	925.12	442.18	499.83	566.00	619.83	1267.05
60	134.56	152.25	187.83	202.32	395.95	309.43	356.60	412.51	460.09	944.43	442.53	502.00	573.55	621.95	1280.20
61	143.70	165.48	199.58	216.71	425.48	315.48	373.52	423.52	470.88	972.85	445.45	525.09	588.40	633.68	1292.40
62	153.40	173.90	210.23	229.49	473.44	320.60	391.73	446.79	479.36	987.74	453.57	542.40	611.28	644.81	1303.61
63	168.39	191.01	225.84	247.87	493.05	333.02	405.52	456.34	500.21	972.47	461.83	566.86	627.57	660.55	1307.05
64	179.14	205.62	234.65	264.58	555.17	339.31	419.34	480.43	509.41	989.93	469.99	587.48	647.29	669.00	1323.06
65	197.72	219.45	251.37	286.49	584.47	364.44	438.96	496.80	535.37	997.51	480.82	610.93	672.16	687.14	1337.45
66	216.77	245.15	278.75	319.00	621.87	394.65	493.90	545.95	586.91	1103.69	517.71	655.87	721.71	756.77	1441.71
67	248.43	279.68	315.53	352.39	672.55	446.48	559.26	620.40	652.30	1233.76	569.32	707.82	788.29	834.41	1563.88
68	277.54	312.28	349.38	394.09	730.40	500.66	624.57	683.50	750.76	1365.40	613.88	758.26	842.50	917.56	1703.18
69	304.97	344.35	391.04	437.80	749.49	545.79	684.63	764.11	838.55	1486.22	665.27	798.28	909.17	997.37	1797.53
70	330.11	376.42	429.52	478.74	779.64	586.20	753.90	816.42	923.91	1605.78	701.98	839.96	957.42	1068.71	1854.77
71	354.24	402.32	448.84	519.41	791.69	608.04	766.21	869.05	997.36	1598.75	709.89	861.05	1004.69	1127.60	1822.50
72	386.85	431.18	479.80	560.85	819.45	616.97	770.70	885.70	1003.04	1580.40	711.31	862.99	1014.40	1150.66	1790.97
73	418.08	465.59	515.29	611.46	846.82	623.10	775.10	892.64	1011.66	1563.57	713.70	864.64	1015.16	1151.68	1756.66
74	464.69	510.13	561.04	677.45	880.83	632.50	781.51	903.56	1019.74	1546.00	715.84	868.07	1019.74	1148.82	1732.21
75	477.23	565.67	611.37	746.96	929.75	637.29	791.02	912.95	1034.48	1533.51	716.60	871.45	1022.63	1156.01	1718.97
76	493.50	593.83	691.44	775.50	1067.17	648.06	801.13	930.06	1054.79	1533.44	720.37	878.54	1033.09	1168.67	1717.70
77	524.81	631.29	737.77	826.51	1128.41	676.92	833.89	976.09	1105.39	1568.71	746.80	910.17	1072.43	1214.41	1737.59
78	560.00	675.36	790.72	886.86	1203.89	711.41	875.26	1031.07	1168.06	1620.40	777.30	949.35	1122.40	1273.81	1759.91
79	589.71	712.18	834.66	936.72	1260.82	739.40	907.71	1070.54	1215.70	1632.82	801.16	979.82	1161.27	1317.76	1764.31
80	608.47	736.12	863.77	968.02	1293.53	753.14	923.34	1093.54	1238.21	1636.06	810.58	993.55	1178.64	1333.95	1763.71
81	659.53	799.94	938.23	1053.12	1406.29	804.20	987.17	1168.00	1323.31	1748.82	861.64	1057.37	1253.11	1419.05	1876.47
82	710.59	861.64	1010.57	1133.96	1514.79	855.26	1048.86	1240.34	1404.16	1857.32	912.70	1119.07	1325.44	1499.90	1984.97
83	763.78	923.34	1082.90	1214.81	1625.42	908.45	1110.56	1312.68	1485.00	1967.95	965.89	1180.77	1397.78	1580.74	2095.60
84	819.09	991.42	1161.62	1304.17	1744.56	963.76	1178.64	1391.39	1574.36	2087.09	1021.21	1248.85	1476.49	1670.10	2214.74
85	882.92	1068.01	1250.98	1404.16	1876.47	1027.59	1255.23	1480.75	1674.35	2219.00	1085.03	1325.44	1565.85	1770.09	2346.65
86	951.00	1153.11	1350.97	1514.79	2025.39	1095.67	1340.33	1580.74	1784.98	2367.92	1153.11	1410.54	1665.84	1880.72	2495.57
87	1025.46	1242.47	1455.22	1633.93	2184.96	1170.13	1429.69	1684.99	1904.12	2527.49	1227.57	1499.90	1770.09	1999.86	2655.14
88	1106.31	1338.21	1570.10	1761.58	2353.03	1250.98	1525.43	1799.88	2031.77	2695.56	1308.42	1595.63	1884.98	2127.51	2823.21
89	1189.28	1440.33	1689.25	1895.61	2533.87	1333.95	1627.55	1919.02	2165.81	2876.40	1391.39	1697.76	2004.12	2261.55	3004.05
90	1278.64	1548.83	1814.77	2036.03	2721.09	1423.31	1736.05	2044.54	2306.22	3063.62	1480.75	1806.26	2129.64	2401.96	3191.27
91	1370.12	1659.46	1944.55	2182.83	2916.82	1514.79	1846.68	2174.32	2453.02	3259.35	1572.23	1916.89	2259.42	2548.76	3387.00
92	1465.86	1774.35	2078.58	2333.88	3118.93	1610.53	1961.57	2308.35	2604.08	3461.46	1667.97	2031.77	2393.45	2699.81	3589.11
93	1565.85	1895.61	2221.12	2493.44	3331.68	1710.52	2082.83	2450.89	2763.64	3674.21	1767.96	2153.04	2536.00	2859.38	3801.87
94	1672.23	2025.39	2374.30	2663.65	3561.46	1816.90	2212.61	2604.08	2933.84	3903.99	1874.34	2282.82	2689.18	3029.58	4031.64
95	1789.24	2167.94	2540.25	2850.87	3810.38	1933.91	2355.16	2770.02	3121.06	4152.90	1991.35	2425.36	2855.12	3216.80	4280.56

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

Appendix B1

Union Security Insurance Company

6060-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	29.73	30.92	35.19	39.15	57.81	100.07	112.58	130.19	143.40	290.28	312.60	378.92	421.08	480.05	698.00
30	33.06	32.54	37.34	41.35	71.54	104.79	117.68	131.89	145.45	300.62	317.07	383.18	427.11	486.13	698.00
31	34.91	33.34	38.67	42.70	72.57	112.11	124.98	138.75	153.04	316.74	318.79	384.17	428.11	487.83	698.00
32	36.69	34.71	40.64	44.40	77.04	112.51	124.98	145.70	160.23	321.80	319.83	385.81	429.79	488.84	698.00
33	37.74	36.29	43.14	47.05	79.10	117.61	132.70	152.24	167.51	332.87	320.52	386.80	430.80	490.54	698.00
34	39.45	38.76	45.88	50.16	82.87	118.02	139.65	157.72	174.40	346.61	321.55	387.36	431.84	491.55	698.00
35	41.13	40.54	49.42	54.27	86.38	122.14	145.18	157.72	181.42	347.51	323.28	387.36	431.84	491.62	698.00
36	42.78	43.92	52.14	57.81	89.90	130.00	148.62	158.24	185.87	360.06	323.71	387.36	431.84	491.62	698.00
37	44.43	46.52	55.44	62.23	101.18	133.76	156.34	168.34	189.59	370.24	323.71	387.36	431.84	491.62	698.00
38	47.04	48.12	59.63	65.89	101.18	133.76	160.16	171.80	193.46	382.48	323.71	387.36	431.84	491.62	698.00
39	48.66	50.64	62.18	70.14	101.72	137.33	163.52	174.85	203.94	399.89	323.71	387.36	431.84	491.62	698.00
40	49.36	52.94	60.93	69.76	102.87	141.83	163.22	175.58	204.63	407.86	337.56	393.99	430.32	481.02	748.58
41	52.54	56.05	65.04	73.07	107.96	146.58	167.98	181.37	211.20	425.58	342.38	398.72	437.93	489.48	748.58
42	52.54	58.62	68.82	77.03	121.02	148.94	172.21	187.18	224.30	444.51	347.23	402.48	445.60	497.35	748.58
43	55.62	61.56	69.54	79.29	122.54	153.69	176.84	199.28	230.43	463.89	352.12	407.28	453.35	504.95	748.58
44	59.40	62.23	73.50	84.02	124.98	163.20	185.85	209.84	241.72	486.80	354.06	409.27	460.99	513.62	748.58
45	59.49	63.27	75.34	85.85	133.70	162.58	187.18	218.31	253.04	501.03	350.52	406.20	459.57	521.31	789.05
46	60.26	63.94	80.11	88.36	135.10	163.32	198.07	230.82	259.74	534.28	355.37	410.98	467.36	524.80	789.05
47	64.12	67.56	80.92	89.38	137.32	169.67	202.44	237.80	273.42	558.15	360.25	415.41	476.92	524.80	789.05
48	67.38	69.91	84.77	94.58	150.87	174.14	206.78	250.42	287.16	589.79	363.25	415.41	477.47	524.80	789.05
49	70.44	73.13	89.25	97.54	160.52	184.64	217.25	256.94	294.00	606.96	363.25	415.41	477.47	524.80	789.05
50	73.28	72.37	88.23	96.62	160.44	191.64	220.60	262.54	306.94	614.95	362.43	412.02	473.19	515.48	869.97
51	80.90	78.38	96.30	106.38	173.79	203.82	226.97	281.91	322.02	639.31	367.80	425.63	478.43	534.33	910.44
52	83.95	83.31	101.09	110.92	195.47	217.42	244.80	290.13	337.36	685.21	379.58	422.04	483.28	538.55	961.02
53	87.80	90.96	106.05	122.45	225.56	229.91	263.60	303.56	351.14	711.28	382.13	433.19	486.31	542.50	991.37
54	92.82	97.17	116.53	124.60	250.53	236.34	270.63	322.58	359.87	756.68	384.50	436.20	503.80	539.19	1041.95
55	95.64	101.06	121.76	135.09	270.43	256.65	282.89	336.48	373.83	781.14	378.98	439.04	500.32	549.65	1072.29
56	104.52	109.25	130.16	144.67	299.40	263.88	290.83	344.55	388.07	811.51	388.78	443.03	505.01	548.52	1129.31
57	109.59	115.67	141.14	150.44	310.62	267.20	305.79	354.55	391.22	816.92	391.63	442.43	503.95	542.43	1131.16
58	111.50	123.51	149.70	163.44	317.60	261.41	303.47	356.76	404.91	831.15	388.33	447.04	502.99	553.38	1134.35
59	115.35	127.93	156.75	170.81	339.95	273.41	313.55	355.01	401.19	826.54	390.91	446.28	503.11	554.01	1138.63
60	117.74	136.39	168.06	183.35	354.03	273.33	317.52	369.84	413.62	842.72	387.97	451.24	508.62	559.75	1142.46
61	126.99	149.57	179.95	194.73	383.40	276.65	335.69	382.54	422.01	874.86	394.05	470.39	525.92	569.32	1154.75
62	136.72	158.10	187.59	207.49	424.63	288.07	354.43	397.64	432.70	888.31	404.97	489.22	545.61	578.92	1166.76
63	151.20	171.59	202.93	222.45	445.18	297.02	364.96	409.43	450.60	874.61	410.51	505.02	564.33	588.65	1171.60
64	158.86	183.13	209.28	239.08	500.15	301.14	372.27	426.12	458.47	886.33	416.69	523.31	577.44	600.82	1189.48
65	177.27	197.19	226.55	258.16	526.51	326.74	392.98	445.13	478.81	890.82	430.44	544.11	600.94	618.43	1200.73
66	196.12	219.35	250.56	287.10	561.09	356.87	442.37	489.75	526.33	990.07	467.31	585.09	642.50	679.05	1288.71
67	220.04	249.71	283.34	317.16	603.92	394.96	497.61	557.95	586.69	1101.57	505.05	632.82	704.14	743.53	1394.02
68	248.71	278.70	313.80	355.33	654.22	447.50	557.17	612.22	674.07	1221.09	549.75	675.55	755.19	821.64	1521.74
69	272.68	307.57	351.94	392.74	674.54	488.57	612.56	687.27	748.56	1331.52	592.36	713.55	814.37	893.48	1609.81
70	291.89	337.14	384.65	428.01	698.18	521.55	672.64	729.39	824.92	1432.18	622.51	749.50	853.35	954.06	1650.48
71	317.13	361.14	403.35	463.42	709.67	542.75	682.47	780.12	887.45	1425.51	631.93	771.27	895.75	1004.08	1627.06
72	346.83	388.06	429.76	502.62	732.49	548.83	689.37	791.08	897.06	1413.81	631.43	772.15	908.42	1029.54	1599.88
73	372.71	417.53	463.76	547.89	756.21	553.09	692.95	801.63	903.14	1396.19	632.84	773.62	910.15	1029.16	1567.30
74	416.29	457.06	502.42	607.89	787.19	564.73	699.41	806.75	913.25	1376.68	638.10	774.48	910.02	1029.42	1542.18
75	426.83	504.44	546.16	666.93	830.72	569.11	703.80	815.14	921.84	1367.90	636.31	776.60	912.95	1031.52	1533.14
76	441.98	531.46	618.23	691.44	952.93	580.27	716.08	829.73	940.90	1367.02	641.54	783.63	921.92	1041.23	1528.51
77	466.49	565.37	659.18	737.77	1006.77	600.87	744.36	869.61	986.23	1397.43	662.97	811.30	955.81	1082.57	1548.48
78	499.91	603.26	704.20	790.72	1072.29	634.50	780.96	915.70	1040.68	1441.48	693.07	846.00	999.82	1134.41	1564.37
79	523.93	635.07	743.94	834.66	1123.78	655.48	807.61	952.60	1081.88	1455.24	710.37	873.22	1031.98	1172.61	1569.04
80	540.39	655.27	768.03	861.64	1153.11	668.04	821.22	970.15	1099.92	1457.35	719.10	882.92	1046.74	1187.15	1570.10
81	587.19	712.72	833.99	936.11	1253.11	714.84	878.66	1036.10	1174.39	1557.34	765.90	940.36	1112.69	1261.62	1670.10
82	631.87	768.03	899.94	1008.44	1348.84	759.52	933.98	1102.05	1246.72	1653.08	810.58	995.68	1178.64	1333.95	1765.84
83	678.68	823.35	963.76	1082.90	1446.71	806.33	989.29	1165.88	1321.19	1750.94	857.39	1050.99	1242.47	1408.41	1863.70
84	729.74	882.92	1036.10	1161.62	1553.08	857.39	1048.86	1238.21	1399.90	1857.32	908.45	1110.56	1314.80	1487.13	1970.08
85	785.05	951.00	1114.82	1250.98	1672.23	912.70	1116.94	1316.93	1489.26	1976.46	963.76	1178.64	1393.52	1576.49	2089.22
86	846.75	1025.46	1202.04	1348.84	1804.13	974.40	1191.41	1404.16	1587.12	2108.37	1025.46	1253.11	1480.75	1674.35	2221.12
87	912.70	1106.31	1295.66	1455.22	1944.55	1040.35	1272.25	1497.77	1693.50	2248.78	1091.41	1333.95	1574.36	1780.73	2361.54
88	985.04	1193.53	1397.78	1567.98	2095.60	1112.69	1359.48	1599.89	1806.26	2399.83	1163.75	1421.18	1676.48	1893.49	2512.59
89	1059.50	1282.89	1504.15	1687.12	2255.16	1187.15	1448.84	1706.27	1925.40	2559.40	1238.21	1510.53	1782.86	2012.63	2672.16
90	1138.22	1378.63	1614.78	1812.64	2423.24	1265.87	1544.57	1816.90	2050.92	2727.47	1316.93	1606.27	1893.49	2138.15	2840.23
91	1219.06	1478.62	1731.80	1942.42	2597.69	1346.72	1644.57	1933.91	2180.70	2901.93	1397.78	1706.27	2010.50	2267.93	3014.69
92	1304.17	1580.74	1850.94	2076.45	2776.40	1431.82	1746.69	2053.05	2314.73	3080.64	1482.88	1808.39	2129.64	2401.96	3193.40
93	1393.52	1687.12	1978.59	2219.00	2967.88	1521.17	1853.06	2180.70	2457.28	3272.11	1572.23	1914.76	2257.29	2544.51	3384.87
94	1489.26	1804.13	2114.75	2372.18	3169.99	1616.91	1970.08	2316.86	2610.46	3474.23	1667.97	2031.77	2393.45	2697.69	3586.99
95	1593.51	1929.65	2261.55	2538.12	3393.38	1721.16	2095.60	2463.66	2776.40	3697.62	1772.22	2157.30	2540.25	2863.63	3810.38

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

Appendix B1

Union Security Insurance Company

6060-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	27.87	27.67	31.99	36.02	54.31	96.07	101.68	119.34	132.91	268.78	293.06	349.77	384.46	434.76	647.42
30	30.99	29.11	33.95	38.04	67.20	100.60	106.29	120.90	134.81	278.35	297.25	353.70	389.97	440.27	647.42
31	32.73	29.83	35.15	39.29	68.17	107.63	112.89	127.19	141.84	293.28	298.87	354.61	390.89	441.81	647.42
32	34.40	31.06	36.95	40.85	72.37	108.01	112.89	133.56	148.51	297.96	299.84	356.13	392.42	442.73	647.42
33	35.38	32.47	39.22	43.28	74.31	112.90	119.86	139.55	155.26	308.21	300.49	357.04	393.34	444.26	647.42
34	36.98	34.68	41.71	46.15	77.85	113.30	126.13	144.57	161.64	320.93	301.46	357.57	394.29	445.18	647.42
35	38.56	36.27	44.93	49.93	81.15	117.25	131.13	144.57	168.15	321.77	303.08	357.57	394.29	445.24	647.42
36	40.11	39.30	47.40	53.18	84.45	124.80	134.24	145.05	172.27	333.38	303.48	357.57	394.29	445.24	647.42
37	41.65	41.63	50.40	57.25	95.05	128.41	141.21	154.31	175.72	342.81	303.48	357.57	394.29	445.24	647.42
38	44.10	43.05	54.21	60.61	95.05	128.41	144.66	157.49	179.31	354.15	303.48	357.57	394.29	445.24	647.42
39	45.62	45.31	56.53	64.52	95.55	131.83	147.70	160.28	189.01	370.27	303.48	357.57	394.29	445.24	647.42
40	43.55	50.30	58.28	67.08	96.99	126.07	153.02	166.33	195.11	386.40	298.99	365.84	403.98	454.78	698.00
41	46.36	53.25	62.21	70.26	101.79	130.29	157.48	171.83	201.38	403.18	303.25	370.24	411.12	462.78	698.00
42	46.36	55.69	65.83	74.06	114.10	132.39	161.44	177.33	213.87	421.11	307.54	373.73	418.32	470.22	698.00
43	49.08	58.48	66.51	76.24	115.54	136.61	165.79	188.79	219.71	439.47	311.87	378.19	425.59	477.41	698.00
44	52.42	59.12	70.30	80.79	117.83	145.07	174.23	198.79	230.48	461.18	313.60	380.04	432.77	485.61	698.00
45	55.99	60.25	69.31	79.72	122.86	156.56	176.17	197.01	236.53	467.63	321.31	378.50	424.21	485.96	728.35
46	56.72	60.89	73.70	82.05	124.15	157.27	186.42	208.30	242.80	498.66	325.75	382.96	431.41	489.22	728.35
47	60.35	64.34	74.45	83.00	126.19	163.38	190.53	214.60	255.59	520.94	330.23	387.09	440.23	489.22	728.35
48	63.41	66.58	77.99	87.82	138.63	167.69	194.62	225.99	268.43	550.47	332.98	387.09	440.74	489.22	728.35
49	66.29	69.65	82.11	90.57	147.51	177.80	204.47	231.87	274.83	566.49	332.98	387.09	440.74	489.22	728.35
50	69.42	69.23	81.70	90.39	148.70	179.28	203.18	244.64	288.89	569.05	335.25	386.79	439.98	483.76	809.28
51	73.20	72.11	89.66	99.93	161.66	185.29	209.95	263.91	304.13	593.65	341.53	384.71	446.54	495.61	839.63
52	76.32	76.90	91.31	101.42	182.72	198.79	227.32	266.92	313.69	639.53	345.07	390.19	444.92	493.67	890.21
53	80.16	84.46	99.43	112.53	211.46	210.75	246.02	286.05	327.73	665.68	348.90	402.25	456.38	499.10	920.55
54	85.08	90.47	106.24	118.04	230.88	217.68	247.60	293.26	336.65	692.87	352.46	406.11	459.99	504.17	961.02
55	87.98	94.32	114.80	124.96	250.02	230.99	265.21	312.87	345.07	717.56	348.04	409.77	465.08	508.94	991.37
56	96.77	102.42	119.88	134.58	278.39	245.04	273.72	316.31	359.94	758.00	358.87	414.90	464.61	509.80	1048.65
57	102.03	105.75	130.81	140.62	290.25	243.45	277.99	327.28	364.43	765.86	363.14	409.41	465.68	505.86	1054.47
58	104.31	113.76	139.50	150.36	293.54	244.72	282.54	335.77	373.76	766.59	361.55	415.56	466.63	506.78	1043.61
59	108.36	121.53	146.74	158.16	316.01	257.00	298.13	330.35	372.19	765.88	365.28	416.53	468.81	510.13	1053.02
60	111.01	126.88	154.88	167.55	330.74	257.86	297.98	341.39	381.08	784.60	363.72	417.39	470.74	513.11	1061.43
61	120.31	136.84	166.86	179.02	355.35	262.09	307.32	355.21	390.92	811.87	371.21	432.10	489.47	524.77	1070.63
62	126.72	145.45	174.65	191.77	395.35	264.84	326.44	370.83	398.76	822.02	372.57	452.00	505.19	531.85	1080.34
63	140.89	158.64	186.57	206.56	411.67	279.02	337.93	375.31	417.53	807.34	379.72	468.95	515.68	548.21	1083.56
64	148.72	170.28	196.60	223.14	465.14	279.93	346.60	396.87	427.12	823.02	387.62	483.81	535.53	558.21	1100.43
65	163.63	184.47	207.93	239.27	487.86	301.61	367.89	409.36	444.88	826.81	393.81	505.93	551.97	569.92	1105.62
66	182.36	206.44	231.77	264.77	519.00	331.68	412.30	453.62	484.68	914.33	430.66	542.62	594.09	625.87	1188.67
67	205.84	233.07	264.02	294.73	562.75	369.20	462.38	516.31	544.23	1024.46	468.32	585.94	651.00	689.83	1294.45
68	230.69	258.56	291.15	329.48	604.93	416.48	516.73	566.09	625.63	1126.73	508.52	624.99	698.44	759.08	1404.69
69	251.16	284.17	325.87	363.76	624.57	448.95	563.02	636.05	691.29	1232.07	546.80	655.57	749.74	822.83	1484.67
70	271.04	310.96	355.80	396.31	647.76	482.76	618.47	675.52	763.05	1323.68	573.94	689.20	786.75	880.35	1526.83
71	293.51	332.63	373.02	429.21	656.17	501.94	628.04	719.49	822.32	1316.61	582.69	710.06	827.15	928.37	1500.02
72	320.15	357.26	397.38	465.85	678.97	507.20	635.15	730.52	832.71	1305.75	581.98	711.59	836.50	950.05	1475.44
73	346.78	387.49	429.41	508.54	699.96	514.58	642.94	738.62	836.63	1290.05	587.14	714.11	840.13	952.15	1446.43
74	384.02	421.67	463.34	562.53	728.66	519.55	643.59	745.44	842.25	1273.61	586.28	713.17	839.02	948.74	1425.23
75	397.19	466.53	505.40	616.54	767.45	527.62	649.66	752.89	850.71	1261.92	591.71	717.32	841.81	951.49	1413.67
76	409.44	490.79	572.13	639.92	883.27	534.17	658.46	767.36	867.69	1263.01	592.61	721.27	848.71	959.88	1414.40
77	433.54	522.27	608.47	679.46	929.13	557.77	688.08	803.69	907.64	1288.68	612.17	747.91	882.28	996.37	1425.15
78	461.46	557.59	651.33	728.24	989.43	584.03	720.51	846.00	956.56	1328.07	637.72	781.11	922.91	1043.08	1441.52
79	483.10	585.17	684.97	768.89	1034.70	605.58	743.91	877.75	995.70	1337.62	653.63	802.91	950.33	1077.35	1442.69
80	499.97	604.21	708.46	793.56	1061.63	616.98	755.27	893.56	1012.70	1340.33	663.78	814.84	963.76	1091.41	1444.58
81	542.52	657.40	768.03	861.64	1153.11	659.53	808.45	953.13	1080.78	1431.82	706.33	868.03	1023.33	1159.49	1536.06
82	582.94	706.33	827.60	929.72	1242.47	699.95	857.39	1012.70	1148.86	1521.17	746.76	916.96	1082.90	1227.57	1625.42
83	625.49	759.52	889.30	995.68	1333.95	742.50	910.58	1074.39	1214.81	1612.65	789.31	970.15	1144.60	1293.53	1716.90
84	672.29	814.84	953.13	1070.14	1429.69	789.31	965.89	1138.22	1289.27	1708.39	836.11	1025.46	1208.43	1367.99	1812.64
85	723.35	876.54	1027.59	1150.98	1540.32	840.37	1027.59	1212.68	1370.12	1819.02	887.17	1087.16	1282.89	1448.84	1923.27
86	780.80	946.74	1108.43	1242.47	1661.59	897.81	1097.80	1293.53	1461.60	1940.29	944.62	1157.37	1363.74	1540.32	2044.54
87	842.50	1021.21	1195.66	1340.33	1791.37	959.51	1172.26	1380.76	1559.47	2070.07	1006.31	1231.83	1450.96	1638.18	2174.32
88	908.45	1099.92	1287.15	1444.58	1931.78	1025.46	1250.98	1472.24	1663.71	2210.49	1072.27	1310.55	1542.45	1742.43	2314.73
89	976.53	1182.90	1385.01	1553.08	2078.58	1093.54	1333.95	1570.10	1772.22	2357.28	1140.35	1393.52	1640.31	1850.94	2461.53
90	1048.86	1272.25	1489.26	1670.10	2233.89	1165.88	1423.31	1674.35	1889.23	2512.59	1212.68	1482.88	1744.56	1967.95	2616.84
91	1125.45	1363.74	1595.63	1789.24	2393.45	1242.47	1514.79	1780.73	2008.37	2672.16	1289.27	1574.36	1850.94	2087.09	2776.40
92	1202.04	1457.35	1706.27	1912.63	2559.40	1319.06	1608.40	1891.36	2131.77	2838.10	1365.86	1667.97	1961.57	2210.49	2942.35
93	1285.02	1557.34	1823.28	2044.54	2733.85	1402.03	1708.39	2008.37	2263.67	3012.56	1448.84	1767.96	2078.58	2342.39	3116.81
94	1374.37	1663.71	1948.80	2184.96	2921.08	1491.39	1814.77	2133.90	2404.09	3199.78	1538.19	1874.34	2204.10	2482.81	3304.03
95	1470.11	1780.73	2084.96	2336.01	3125.32	1587.12	1931.78	2270.06	2555.14	3404.02	1633.93	1991.35	2340.26	2633.86	3508.27

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

Appendix B1

Union Security Insurance Company

6060-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	29.73	32.55	36.79	40.72	59.57	104.08	119.84	133.81	150.40	301.03	332.14	408.06	448.54	507.22	738.47
30	33.06	34.25	39.04	43.00	73.71	108.99	125.27	135.56	152.55	311.75	336.89	412.65	454.96	513.65	738.47
31	34.91	35.10	40.42	44.41	74.77	116.60	133.04	142.61	160.51	328.47	338.72	413.72	456.03	515.44	738.47
32	36.69	36.54	42.49	46.17	79.37	117.01	133.04	149.74	168.05	333.71	339.82	415.49	457.82	516.51	738.47
33	37.74	38.20	45.10	48.93	81.50	122.31	141.26	156.47	175.69	345.20	340.55	416.55	458.90	518.30	738.47
34	39.45	40.80	47.96	52.17	85.38	122.74	148.66	162.10	182.91	359.44	341.65	417.16	460.00	519.38	738.47
35	41.13	42.67	51.67	56.44	89.00	127.02	154.55	162.10	190.27	360.38	343.49	417.16	460.00	519.45	738.47
36	42.78	46.24	54.51	60.12	92.62	135.20	158.21	162.63	194.93	373.39	343.94	417.16	460.00	519.45	738.47
37	44.43	48.97	57.96	64.72	104.24	139.11	166.43	173.02	198.84	383.95	343.94	417.16	460.00	519.45	738.47
38	47.04	50.65	62.34	68.52	104.24	139.11	170.49	176.58	202.90	396.64	343.94	417.16	460.00	519.45	738.47
39	48.66	53.30	65.01	72.94	104.80	142.82	174.07	179.71	213.88	414.70	343.94	417.16	460.00	519.45	738.47
40	49.36	55.59	66.23	72.44	108.74	141.83	178.53	184.82	214.15	436.49	347.21	412.75	456.67	507.26	789.05
41	52.54	58.85	70.70	75.88	114.13	146.58	183.73	190.92	221.02	455.44	352.16	417.70	464.74	516.18	789.05
42	52.54	61.55	74.80	79.99	127.93	148.94	188.35	197.04	234.74	475.70	357.15	421.65	472.89	524.47	789.05
43	55.62	64.63	75.58	82.34	129.54	153.69	193.42	209.77	241.15	496.44	362.18	426.67	481.10	532.49	789.05
44	59.40	65.34	79.89	87.25	132.12	163.20	203.27	220.88	252.96	520.97	364.18	428.76	489.21	541.64	789.05
45	66.49	66.28	78.35	88.92	137.31	180.64	198.19	228.96	269.54	526.08	379.73	433.89	486.08	547.81	819.39
46	67.35	66.98	83.31	91.52	138.75	181.47	209.72	242.08	276.68	560.99	384.98	439.00	494.32	551.49	819.39
47	71.66	70.78	84.16	92.58	141.03	188.52	214.35	249.40	291.25	586.06	390.28	443.73	504.43	551.49	819.39
48	75.30	73.24	88.16	97.96	154.94	193.49	218.94	262.64	305.89	619.28	393.52	443.73	505.01	551.49	819.39
49	78.72	76.62	92.83	101.02	164.86	205.15	230.03	269.48	313.17	637.31	393.52	443.73	505.01	551.49	819.39
50	77.14	78.67	94.77	99.74	168.26	204.00	232.21	286.41	318.98	651.66	380.55	437.24	506.40	547.20	920.55
51	80.90	81.51	102.94	112.83	185.91	210.00	238.32	305.90	339.91	684.98	385.32	442.00	510.33	565.30	971.13
52	87.76	86.51	104.35	117.26	203.97	229.85	256.46	301.74	361.04	721.76	405.46	453.89	513.96	568.47	1011.60
53	91.62	94.20	112.68	125.76	239.65	242.68	275.31	321.08	368.70	756.87	407.05	464.13	523.72	571.43	1062.18
54	100.55	103.87	123.38	134.44	265.26	255.00	287.90	340.18	388.89	793.15	416.55	466.28	533.00	588.20	1102.64
55	99.46	107.80	128.72	145.23	285.74	269.49	306.47	354.19	402.58	826.56	402.18	468.31	528.50	583.58	1143.11
56	108.39	116.07	137.01	154.77	315.16	276.45	307.94	367.14	416.19	865.02	411.21	471.16	531.95	587.24	1209.98
57	117.15	122.28	148.02	160.25	330.98	285.01	322.47	376.37	418.02	867.98	420.11	475.45	535.85	585.09	1207.85
58	118.70	130.01	159.91	173.25	336.85	283.66	324.40	382.99	430.87	879.56	415.11	478.52	545.41	588.33	1206.95
59	125.84	137.52	166.75	180.30	363.89	295.28	339.26	379.66	425.36	887.20	429.36	476.03	537.41	586.92	1215.69
60	127.83	145.91	177.95	192.84	377.32	293.96	341.95	393.54	436.85	900.84	418.28	479.44	546.50	590.85	1223.48
61	137.02	155.94	189.76	204.15	406.78	296.06	354.60	405.31	448.67	930.85	428.31	497.74	562.37	603.98	1238.87
62	143.39	167.58	197.29	220.06	449.04	302.01	377.74	419.98	458.15	941.34	431.97	521.13	580.97	616.57	1238.79
63	161.51	181.30	212.75	235.16	469.12	319.52	387.49	430.75	479.54	929.66	441.30	535.94	598.39	629.09	1252.87
64	169.00	192.76	225.13	251.83	525.16	322.35	393.67	459.54	485.90	943.89	450.61	557.86	619.35	639.17	1265.81
65	184.09	206.73	238.96	270.75	555.49	343.50	413.88	472.95	505.20	949.50	453.34	577.52	636.55	654.81	1278.01
66	206.45	232.25	263.09	303.05	593.82	377.86	468.13	517.85	560.41	1055.00	494.80	622.84	682.11	724.05	1376.98
67	234.23	266.36	302.65	336.38	640.52	420.72	532.84	595.42	625.28	1173.17	541.78	679.69	757.29	797.23	1493.59
68	263.13	295.49	336.44	374.71	694.55	478.51	593.12	658.34	714.43	1298.79	586.40	721.50	811.94	875.86	1621.24
69	290.62	327.63	374.75	415.27	716.17	519.38	653.10	734.23	793.55	1419.92	637.93	762.60	870.39	947.50	1717.89
70	312.74	356.78	410.29	456.55	740.85	560.34	717.79	779.13	882.66	1524.41	671.07	801.19	915.79	1019.57	1768.75
71	337.37	383.31	427.61	494.53	756.03	583.55	732.71	832.67	952.58	1524.50	677.07	824.32	960.30	1075.80	1744.32
72	370.18	409.62	459.20	536.34	782.66	586.68	731.97	847.85	961.41	1512.87	680.88	825.14	972.76	1101.45	1715.42
73	395.39	444.56	492.39	584.21	806.20	591.59	742.95	854.14	966.15	1494.17	678.55	826.13	969.66	1102.68	1680.11
74	442.10	483.60	533.13	647.21	836.94	600.23	745.39	861.61	974.56	1472.39	683.45	829.34	974.56	1100.41	1651.81
75	456.48	536.51	584.20	714.36	885.73	610.61	751.92	874.42	992.98	1463.95	686.86	829.96	981.13	1108.59	1642.65
76	469.10	566.71	661.61	742.96	1019.80	618.23	765.46	892.09	1011.40	1468.06	687.75	837.86	989.71	1119.86	1642.63
77	499.45	603.40	704.81	791.01	1079.24	646.50	798.08	932.99	1057.22	1500.74	711.24	869.61	1026.80	1163.70	1663.59
78	535.96	646.52	757.08	850.81	1152.72	682.57	838.99	987.81	1119.99	1554.88	746.01	910.90	1076.73	1223.34	1687.21
79	562.49	682.70	800.64	898.17	1210.57	707.65	871.31	1027.45	1165.80	1568.25	764.84	941.26	1115.90	1265.60	1693.09
80	582.94	706.33	827.60	929.72	1242.47	721.23	885.05	1048.86	1189.28	1574.36	778.67	953.13	1129.71	1282.89	1695.63
81	631.87	765.90	897.81	1010.57	1348.84	770.16	944.62	1119.07	1270.13	1680.74	827.60	1012.70	1199.92	1363.74	1802.00
82	680.80	825.47	970.15	1089.29	1453.09	819.09	1004.19	1191.41	1348.84	1784.98	876.54	1072.27	1272.25	1442.45	1906.25
83	729.74	887.17	1040.35	1165.88	1559.47	868.03	1065.88	1261.62	1425.43	1891.36	925.47	1133.96	1342.46	1519.04	2012.63
84	782.92	951.00	1114.82	1253.11	1672.23	921.21	1129.71	1336.08	1512.66	2004.12	978.66	1197.79	1416.92	1606.27	2125.39
85	844.62	1023.33	1199.92	1348.84	1802.00	982.91	1202.04	1421.18	1608.40	2133.90	1040.35	1270.13	1502.02	1702.01	2255.16
86	910.58	1104.18	1295.66	1453.09	1942.42	1048.86	1282.89	1516.92	1712.65	2274.31	1106.31	1350.97	1597.76	1806.26	2395.58
87	982.91	1189.28	1395.65	1570.10	2095.60	1121.20	1367.99	1616.91	1829.66	2427.49	1178.64	1436.07	1697.76	1923.27	2548.76
88	1057.37	1282.89	1504.15	1691.37	2257.29	1195.66	1461.60	1725.41	1950.93	2589.18	1253.11	1529.68	1806.26	2044.54	2710.45
89	1140.35	1380.76	1621.16	1819.02	2429.62	1278.64	1559.47	1842.43	2078.58	2761.51	1336.08	1627.55	1923.27	2172.19	2882.78
90	1223.32	1482.88	1740.31	1955.18	2610.46	1361.61	1661.59	1961.57	2214.74	2942.35	1419.05	1729.67	2042.41	2308.35	3063.62
91	1310.55	1589.25	1863.70	2095.60	2797.68	1448.84	1767.96	2084.96	2355.16	3129.57	1506.28	1836.04	2165.81	2448.77	3250.84
92	1402.03	1699.88	1995.61	2240.27	2991.28	1540.32	1878.59	2216.87	2499.83	3323.17	1597.76	1946.67	2297.71	2593.44	3444.44
93	1497.77	1814.77	2129.64	2393.45	3195.52	1636.06	1993.48	2350.90	2653.01	3527.42	1693.50	2061.56	2431.75	2746.62	3648.68
94	1599.89	1940.29	2276.44	2557.27	3416.79	1738.18	2119.00	2497.70	2816.83	3748.68	1795.62	2187.08	2578.55	2910.44	3869.95
95	1712.65	2076.45	2436.00	2735.98	3655.07	1850.94	2255.16	2657.26	2995.54	3986.96	1908.38	2323.24	2738.11	3089.15	4108.23

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

Appendix B1

Union Security Insurance Company

6060-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	26.01	29.30	31.99	36.02	54.31	92.07	105.31	122.96	132.91	274.15	293.06	369.20	393.62	443.82	667.65
30	28.93	30.82	33.95	38.04	67.20	96.41	110.09	124.57	134.81	283.91	297.25	373.35	399.25	449.44	667.65
31	30.55	31.59	35.15	39.29	68.17	103.15	116.92	131.05	141.84	299.14	298.87	374.31	400.19	451.01	667.65
32	32.11	32.88	36.95	40.85	72.37	103.51	116.92	137.60	148.51	303.92	299.84	375.92	401.76	451.95	667.65
33	33.02	34.38	39.22	43.28	74.31	108.20	124.14	143.78	155.26	314.38	300.49	376.88	402.71	453.52	667.65
34	34.51	36.72	41.71	46.15	77.85	108.58	130.64	148.95	161.64	327.35	301.46	377.43	403.67	454.46	667.65
35	35.98	38.40	44.93	49.93	81.15	112.37	135.81	148.95	168.15	328.20	303.08	377.43	403.67	454.52	667.65
36	37.44	41.61	47.40	53.18	84.45	119.60	139.03	149.45	172.27	340.05	303.48	377.43	403.67	454.52	667.65
37	38.87	44.08	50.40	57.25	95.05	123.06	146.26	158.99	175.72	349.67	303.48	377.43	403.67	454.52	667.65
38	41.16	45.59	54.21	60.61	95.05	123.06	149.83	162.26	179.31	361.23	303.48	377.43	403.67	454.52	667.65
39	42.58	47.97	56.53	64.52	95.55	126.34	152.97	165.14	189.01	377.68	303.48	377.43	403.67	454.52	667.65
40	43.55	50.30	58.28	67.08	96.99	126.07	158.12	166.33	195.11	386.40	308.63	365.84	412.76	463.53	708.12
41	46.36	53.25	62.21	70.26	101.79	130.29	162.73	171.83	201.38	403.18	313.03	370.24	420.05	471.68	708.12
42	46.36	55.69	65.83	74.06	114.10	132.39	166.83	177.33	213.87	421.11	317.46	373.73	427.42	479.26	708.12
43	49.08	58.48	66.51	76.24	115.54	136.61	171.32	188.79	219.71	439.47	321.93	378.19	434.84	486.59	708.12
44	52.42	59.12	70.30	80.79	117.83	145.07	180.04	198.79	230.48	461.18	323.71	380.04	442.18	494.95	708.12
45	55.99	60.25	69.31	79.72	126.47	156.56	181.68	197.01	236.53	475.98	331.04	387.73	433.05	494.80	748.58
46	56.72	60.89	73.70	82.05	127.80	157.27	192.25	208.30	242.80	507.56	335.62	392.30	440.40	498.12	748.58
47	60.35	64.34	74.45	83.00	129.90	163.38	196.49	214.60	255.59	530.24	340.24	396.53	449.40	498.12	748.58
48	63.41	66.58	77.99	87.82	142.71	167.69	200.70	225.99	268.43	560.30	343.07	396.53	449.92	498.12	748.58
49	66.29	69.65	82.11	90.57	151.85	177.80	210.86	231.87	274.83	576.61	343.07	396.53	449.92	498.12	748.58
50	73.28	69.23	84.96	90.39	148.70	185.46	208.99	250.60	288.89	578.23	353.37	395.20	456.59	491.69	819.39
51	77.05	72.11	89.66	99.93	165.71	197.65	209.95	263.91	304.13	611.91	350.29	401.08	454.51	503.35	869.97
52	76.32	80.11	94.57	101.42	182.72	198.79	233.15	272.72	313.69	639.53	353.70	406.11	460.27	501.15	900.32
53	80.16	84.46	102.74	115.84	216.16	217.13	246.02	291.89	333.59	683.92	357.21	409.98	463.86	520.80	950.90
54	88.95	90.47	109.67	121.32	235.79	230.12	253.35	304.99	348.26	711.10	368.48	413.63	474.59	518.18	981.25
55	91.81	97.69	114.80	128.34	255.12	243.82	271.11	312.87	356.57	735.73	363.51	424.41	472.13	522.51	1021.71
56	100.65	105.83	123.31	137.94	283.64	251.32	279.42	321.96	371.19	766.92	373.82	428.97	478.08	522.71	1078.90
57	102.03	109.06	130.81	143.89	295.34	249.39	289.11	327.28	375.14	774.37	370.26	422.62	478.43	524.14	1073.64
58	104.31	117.01	142.90	156.90	303.16	244.72	293.01	341.02	384.15	790.80	368.24	421.85	478.75	530.08	1079.91
59	108.36	121.53	150.08	161.32	320.79	257.00	298.13	340.21	381.86	788.62	371.69	422.48	480.24	526.58	1078.71
60	114.38	130.05	158.17	170.71	335.40	263.02	302.87	346.13	385.73	799.13	375.84	428.67	481.57	523.47	1085.74
61	123.65	140.02	170.13	185.31	360.02	271.80	316.78	359.77	399.80	825.87	382.63	443.04	499.88	539.62	1093.57
62	130.05	148.61	177.88	194.91	400.23	274.13	335.77	379.77	407.24	835.27	383.37	462.63	520.35	545.97	1101.94
63	144.33	161.88	193.11	209.74	421.25	283.52	342.44	388.11	425.80	831.80	395.12	479.25	535.14	561.69	1117.42
64	152.10	173.49	199.77	226.33	470.14	288.42	355.16	409.41	434.95	840.29	397.31	498.62	549.50	570.99	1119.51
65	167.04	187.65	214.13	242.42	497.52	305.80	376.25	421.29	452.42	848.15	407.55	520.25	569.78	582.05	1135.35
66	185.80	209.67	238.03	271.15	528.36	335.87	420.89	465.66	499.82	935.97	444.41	561.50	616.10	642.23	1223.98
67	212.94	236.40	267.24	301.14	571.90	382.08	475.59	524.64	555.81	1046.49	486.68	600.00	668.71	710.48	1329.59
68	234.29	265.27	297.62	335.95	622.85	425.34	530.21	582.87	637.74	1165.58	517.68	643.38	715.90	779.93	1451.51
69	258.33	294.20	332.39	373.42	637.06	462.16	585.54	648.85	715.83	1265.22	565.02	682.33	771.29	847.77	1530.17
70	281.47	320.78	365.41	405.82	663.27	500.00	641.04	692.10	783.67	1367.08	596.02	715.04	811.72	904.92	1575.21
71	300.26	342.13	382.12	441.65	674.00	514.18	653.16	739.70	846.74	1361.16	603.20	730.46	855.40	960.25	1548.88
72	330.16	366.50	409.16	478.10	695.70	526.12	654.51	753.23	855.42	1341.77	604.80	734.30	862.99	980.33	1519.88
73	356.50	396.50	438.00	520.65	718.71	532.09	660.80	759.62	861.14	1326.79	608.23	735.12	864.64	980.16	1490.75
74	393.70	433.47	477.30	574.63	749.15	535.68	663.29	768.03	864.84	1314.10	605.71	738.99	868.07	974.56	1472.74
75	406.09	481.11	518.99	634.32	789.46	542.44	673.72	776.60	877.38	1301.66	609.55	741.03	868.49	981.13	1460.13
76	420.29	504.35	588.40	658.90	908.35	550.44	680.41	791.77	897.52	1304.61	614.35	745.67	878.54	992.42	1462.45
77	446.21	537.48	626.22	702.28	960.18	575.51	708.55	829.04	940.60	1334.90	635.03	775.80	910.17	1031.87	1477.22
78	475.88	574.42	672.96	754.67	1023.55	605.66	744.69	877.25	992.61	1378.47	661.79	807.55	954.16	1083.94	1496.68
79	501.25	605.58	709.91	796.10	1071.24	628.26	771.21	909.51	1034.25	1388.36	680.87	832.39	986.62	1120.44	1500.12
80	516.99	625.49	733.99	823.35	1099.92	640.38	785.05	929.72	1053.12	1391.39	689.31	844.62	1002.06	1133.96	1499.90
81	561.66	680.80	797.82	895.68	1195.66	685.06	840.37	993.55	1125.45	1487.13	733.99	899.94	1065.88	1206.30	1595.63
82	604.21	731.86	859.52	963.76	1287.15	727.61	891.43	1055.25	1193.53	1578.61	776.54	951.00	1127.58	1274.38	1687.12
83	648.89	785.05	921.21	1031.84	1380.76	772.29	944.62	1116.94	1261.62	1672.23	821.22	1004.19	1189.28	1342.46	1780.73
84	695.70	842.50	987.17	1108.43	1482.88	819.09	1002.06	1182.90	1338.21	1774.35	868.03	1061.63	1255.23	1419.05	1882.85
85	751.01	908.45	1063.76	1193.53	1595.63	874.41	1068.01	1259.49	1423.31	1887.10	923.34	1127.58	1331.82	1504.15	1995.61
86	808.45	980.78	1148.86	1287.15	1721.16	931.85	1140.35	1344.59	1516.92	2012.63	980.78	1199.92	1416.92	1597.76	2121.13
87	872.28	1055.25	1236.08	1389.27	1857.32	995.68	1214.81	1431.82	1619.04	2148.79	1044.61	1274.38	1504.15	1699.88	2257.29
88	940.36	1138.22	1333.95	1497.77	1999.86	1063.76	1297.78	1529.68	1727.54	2291.33	1112.69	1357.35	1602.02	1808.39	2399.83
89	1010.57	1223.32	1436.07	1610.53	2153.04	1133.96	1382.88	1631.80	1840.30	2444.51	1182.90	1442.45	1704.14	1921.14	2553.02
90	1087.16	1316.93	1542.45	1729.67	2312.61	1210.55	1476.49	1738.18	1959.44	2604.08	1259.49	1536.06	1810.51	2040.28	2712.58
91	1163.75	1410.54	1653.08	1855.19	2478.55	1287.15	1570.10	1848.81	2084.96	2770.02	1336.08	1629.67	1921.14	2165.81	2878.52
92	1246.72	1508.41	1765.84	1982.84	2650.88	1370.12	1667.97	1961.57	2212.61	2942.35	1419.05	1727.54	2033.90	2293.46	3050.85
93	1331.82	1610.53	1887.10	2119.00	2831.72	1455.22	1770.09	2082.83	2348.77	3123.19	1504.15	1829.66	2155.17	2429.62	3231.69
94	1421.18	1721.16	2019.01	2263.67	3027.45	1544.57	1880.72	2214.74	2493.44	3318.92	1593.51	1940.29	2287.08	2574.29	3427.42
95	1521.17	1842.43	2159.43	2423.24	3238.07	1644.57	2001.99	2355.16	2653.01	3529.54	1693.50	2061.56	2427.49	2733.85	3638.05

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

Appendix B1

Union Security Insurance Company

6060-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	26.01	26.04	30.39	32.89	49.05	88.06	94.42	112.11	122.42	247.27	273.52	320.62	357.00	407.59	596.84
30	28.93	27.40	32.25	34.73	60.70	92.22	98.70	113.57	124.17	256.08	277.44	324.23	362.11	412.76	596.84
31	30.55	28.08	33.39	35.87	61.57	98.66	104.82	119.48	130.65	269.81	278.94	325.06	362.97	414.19	596.84
32	32.11	29.23	35.10	37.29	65.36	99.01	104.82	125.46	136.78	274.12	279.85	326.45	364.39	415.06	596.84
33	33.02	30.56	37.26	39.52	67.12	103.49	111.30	131.10	143.00	283.56	280.45	327.29	365.24	416.49	596.84
34	34.51	32.64	39.62	42.13	70.31	103.86	117.12	135.81	148.88	295.26	281.36	327.77	366.12	417.36	596.84
35	35.98	34.14	42.68	45.59	73.29	107.48	121.76	135.81	154.87	296.03	282.87	327.77	366.12	417.41	596.84
36	37.44	36.99	45.03	48.56	76.28	114.40	124.65	136.26	158.67	306.71	283.25	327.77	366.12	417.41	596.84
37	38.87	39.18	47.88	52.28	85.85	117.71	131.13	144.96	161.85	315.39	283.25	327.77	366.12	417.41	596.84
38	41.16	40.52	51.50	55.34	85.85	117.71	134.33	147.94	165.15	325.81	283.25	327.77	366.12	417.41	596.84
39	42.58	42.64	53.70	58.91	86.31	120.85	137.15	150.57	174.09	340.65	283.25	327.77	366.12	417.41	596.84
40	40.65	45.00	52.99	59.03	88.17	120.81	137.72	152.47	171.32	350.62	279.70	337.70	368.85	411.05	637.31
41	43.27	47.64	56.56	61.83	92.54	124.86	141.73	157.51	176.82	365.85	283.68	341.76	375.37	418.28	637.31
42	43.27	49.83	59.84	65.18	103.73	126.87	145.30	162.56	187.79	382.12	287.70	344.98	381.95	425.00	637.31
43	45.80	52.32	60.47	67.09	105.03	130.92	149.21	173.06	192.92	398.78	291.75	349.10	388.58	431.50	637.31
44	48.92	52.90	63.91	71.09	107.12	139.02	156.81	182.23	202.37	418.48	293.36	350.81	395.14	438.91	637.31
45	48.99	54.23	63.29	73.59	112.02	138.49	159.65	186.36	214.53	425.88	292.10	350.81	388.86	441.78	667.65
46	49.63	54.80	67.29	75.74	113.19	139.12	168.94	197.04	220.22	454.13	296.14	354.94	395.46	444.75	667.65
47	52.80	57.91	67.98	76.61	115.05	144.53	172.67	203.00	231.81	474.43	300.21	358.76	403.55	444.75	667.65
48	55.49	59.92	71.21	81.07	126.40	148.34	176.37	213.78	243.46	501.32	302.71	358.76	404.01	444.75	667.65
49	58.01	62.69	74.97	83.60	134.49	157.28	185.30	219.34	249.26	515.91	302.71	358.76	404.01	444.75	667.65
50	61.71	62.93	75.16	81.04	136.96	160.73	191.57	220.77	258.79	523.16	308.06	353.16	406.78	436.17	738.47
51	69.34	65.84	83.02	90.26	149.54	172.94	192.93	239.92	274.31	547.98	315.26	360.15	406.67	456.89	778.93
52	72.50	70.49	84.79	95.08	165.72	186.36	209.83	243.71	290.01	584.71	327.81	358.33	406.57	456.27	819.39
53	76.35	77.96	89.48	102.60	192.66	197.98	222.59	256.86	298.47	610.97	332.29	371.30	411.49	455.70	849.74
54	77.35	83.77	99.39	104.93	211.23	199.02	230.32	275.66	301.82	638.17	320.42	376.03	430.78	455.16	880.09
55	80.33	87.59	104.37	114.83	229.61	218.16	241.64	289.26	316.32	663.06	317.11	380.50	429.85	468.22	910.44
56	89.03	92.18	109.61	124.49	252.13	226.19	245.21	293.71	331.82	686.66	328.97	372.71	424.21	471.08	957.90
57	94.47	99.14	120.48	127.54	264.79	231.57	261.31	300.00	332.27	697.79	334.66	376.40	427.40	463.20	958.61
58	93.52	104.01	125.89	140.56	269.48	222.48	256.38	299.05	347.81	702.04	328.07	377.78	424.21	471.83	961.93
59	97.87	108.74	133.40	145.50	287.28	229.66	267.29	300.77	343.19	697.63	333.24	380.82	428.79	471.73	967.41
60	100.92	117.36	141.70	154.90	302.79	232.07	273.56	312.94	348.55	719.22	333.41	383.55	432.87	471.64	972.30
61	106.94	127.29	153.77	166.46	327.29	232.97	283.68	327.89	359.82	748.88	331.23	399.28	447.81	485.16	986.51
62	116.72	135.96	158.48	176.05	361.18	246.25	303.13	335.09	369.06	755.72	345.57	420.09	464.78	489.49	993.91
63	127.15	145.69	173.47	190.67	378.17	252.02	310.90	349.72	384.46	746.17	348.94	427.72	481.63	503.27	995.52
64	135.20	154.21	177.57	204.01	425.13	254.49	316.65	363.45	391.85	753.96	353.70	444.32	488.96	511.34	1011.38
65	150.00	168.56	192.41	220.38	449.22	276.47	338.63	377.57	407.18	762.80	361.76	462.97	507.46	525.46	1022.40
66	165.16	187.09	212.98	245.63	476.92	302.29	377.94	417.49	450.60	844.00	394.01	500.16	545.69	580.87	1094.52
67	188.10	213.09	241.48	269.10	512.42	339.15	422.75	474.67	497.91	936.33	431.58	539.07	597.86	632.00	1183.16
68	212.66	238.41	265.27	303.64	555.64	381.04	476.29	519.97	573.16	1037.92	467.29	574.44	641.69	700.69	1293.48
69	233.22	260.77	299.80	334.79	574.61	418.14	517.97	584.82	638.11	1132.62	505.79	606.52	693.73	760.50	1370.90
70	246.72	288.04	326.95	364.60	593.46	439.65	573.33	621.64	701.18	1215.19	525.38	637.51	724.31	810.75	1403.17
71	269.89	307.28	342.70	395.00	602.68	461.13	581.98	662.90	757.18	1212.67	537.55	657.01	762.59	856.65	1382.75
72	293.47	329.54	365.00	426.00	622.11	465.56	584.80	673.74	760.80	1202.19	536.34	654.82	772.15	874.35	1359.89
73	317.61	354.45	395.06	466.16	643.71	472.58	589.36	682.61	766.62	1187.99	537.91	658.11	773.62	875.14	1333.61
74	354.97	389.24	427.06	517.16	670.13	480.83	594.34	687.35	777.71	1170.55	544.17	658.31	774.48	874.52	1311.95
75	361.62	428.63	464.64	566.15	706.94	483.15	598.53	693.61	782.53	1162.55	541.16	661.00	776.60	877.38	1304.16
76	376.90	452.83	526.04	588.40	810.83	493.50	609.08	705.00	799.90	1161.97	546.39	667.04	783.63	886.67	1300.29
77	395.51	481.71	560.30	626.22	856.66	509.59	634.37	740.31	836.65	1188.09	561.37	689.60	811.30	920.31	1318.26
78	425.41	511.93	598.45	672.96	911.45	540.77	662.49	778.71	884.46	1224.75	589.59	718.62	850.81	966.17	1328.71
79	444.55	539.81	632.80	709.91	954.75	555.68	687.04	809.71	920.85	1236.15	603.70	741.67	877.75	997.96	1332.42
80	459.54	557.41	653.15	731.86	980.78	568.05	697.82	825.47	933.98	1240.34	610.60	751.01	889.30	1008.44	1336.08
81	499.97	606.34	708.46	795.69	1065.88	608.47	746.76	880.79	997.80	1325.44	651.02	799.94	944.62	1072.27	1421.18
82	536.13	653.15	765.90	857.39	1146.73	644.64	793.56	938.23	1059.50	1406.29	687.19	846.75	1002.06	1133.96	1502.02
83	576.56	699.95	819.09	921.21	1229.70	685.06	840.37	991.42	1123.33	1489.26	727.61	893.56	1055.25	1197.79	1585.00
84	621.23	751.01	880.79	987.17	1321.19	729.74	891.43	1053.12	1189.28	1580.74	772.29	944.62	1116.94	1263.74	1676.48
85	668.04	808.45	946.74	1063.76	1421.18	776.54	948.87	1119.07	1265.87	1680.74	819.09	1002.06	1182.90	1340.33	1776.47
86	719.10	872.28	1021.21	1146.73	1533.94	827.60	1012.70	1193.53	1348.84	1793.49	870.15	1065.88	1257.36	1423.31	1889.23
87	776.54	940.36	1102.05	1236.08	1653.08	885.05	1080.78	1274.38	1438.20	1912.63	927.60	1133.96	1338.21	1512.66	2008.37
88	838.24	1014.82	1187.15	1331.82	1780.73	946.74	1155.24	1359.48	1533.94	2040.28	989.29	1208.43	1423.31	1608.40	2136.02
89	899.94	1091.41	1278.64	1433.94	1916.89	1008.44	1231.83	1450.96	1636.06	2176.45	1050.99	1285.02	1514.79	1710.52	2272.18
90	968.02	1172.26	1372.25	1540.32	2059.43	1076.52	1312.68	1544.57	1742.43	2318.99	1119.07	1365.86	1608.40	1816.90	2414.73
91	1036.10	1257.36	1472.24	1650.95	2208.36	1144.60	1397.78	1644.57	1853.06	2467.91	1187.15	1450.96	1708.39	1927.53	2563.65
92	1108.43	1344.59	1574.36	1765.84	2359.41	1216.94	1485.00	1746.69	1967.95	2618.97	1259.49	1538.19	1810.51	2042.41	2714.71
93	1185.02	1433.94	1682.86	1887.10	2523.23	1293.53	1574.36	1855.19	2089.22	2782.79	1336.08	1627.55	1919.02	2163.68	2878.52
94	1265.87	1533.94	1797.75	2016.88	2695.56	1374.37	1674.35	1970.08	2219.00	2955.12	1416.92	1727.54	2033.90	2293.46	3050.85
95	1355.23	1640.31	1923.27	2157.30	2884.91	1463.73	1780.73	2095.60	2359.41	3144.46	1506.28	1833.92	2159.43	2433.87	3240.20

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

Appendix B1

Union Security Insurance Company

6060-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	24.15	22.79	27.19	31.32	45.55	84.06	83.52	101.26	115.42	225.77	253.99	291.47	329.54	371.36	546.26
30	26.86	23.97	28.85	33.08	56.36	88.03	87.31	102.58	117.07	233.81	257.62	294.75	334.26	376.07	546.26
31	28.37	24.57	29.88	34.16	57.18	94.18	92.73	107.92	123.18	246.35	259.02	295.51	335.05	377.38	546.26
32	29.81	25.58	31.41	35.52	60.70	94.51	92.73	113.32	128.97	250.29	259.86	296.78	336.36	378.16	546.26
33	30.66	26.74	33.34	37.64	62.32	98.79	98.45	118.41	134.83	258.90	260.42	297.54	337.15	379.47	546.26
34	32.05	28.56	35.45	40.13	65.29	99.13	103.61	122.67	140.37	269.58	261.26	297.97	337.96	380.26	546.26
35	33.41	29.87	38.19	43.42	68.06	102.60	107.71	122.67	146.02	270.28	262.67	297.97	337.96	380.31	546.26
36	34.76	32.36	40.29	46.25	70.83	109.20	110.27	123.07	149.60	280.04	263.02	297.97	337.96	380.31	546.26
37	36.10	34.28	42.84	49.79	79.72	112.35	116.00	130.93	152.60	287.96	263.02	297.97	337.96	380.31	546.26
38	38.22	35.46	46.08	52.71	79.72	112.35	118.83	133.63	155.72	297.48	263.02	297.97	337.96	380.31	546.26
39	39.54	37.31	48.05	56.11	80.14	115.35	121.32	136.00	164.14	311.03	263.02	297.97	337.96	380.31	546.26
40	37.74	42.36	50.34	56.34	82.29	110.31	127.52	143.23	166.56	329.15	260.41	309.56	342.50	384.82	596.84
41	40.18	44.84	53.73	59.02	86.37	114.00	131.23	147.96	171.91	343.45	264.12	313.28	348.56	391.58	596.84
42	40.18	46.90	56.85	62.21	96.81	115.84	134.54	152.70	182.57	358.73	267.86	316.24	354.66	397.88	596.84
43	42.53	49.24	57.44	64.04	98.03	119.53	138.16	162.57	187.56	374.36	271.63	320.00	360.83	403.96	596.84
44	45.43	49.78	60.72	67.86	99.98	126.93	145.19	171.18	196.75	392.86	273.13	321.57	366.91	410.90	596.84
45	48.99	51.22	60.27	67.45	104.79	138.49	148.64	170.39	198.03	400.82	272.62	323.11	362.35	415.28	617.07
46	49.63	51.76	64.08	69.43	105.89	139.12	157.29	180.15	203.28	427.42	276.40	326.92	368.49	418.06	617.07
47	52.80	54.69	64.74	70.23	107.63	144.53	160.76	185.60	213.98	446.52	280.20	330.44	376.03	418.06	617.07
48	55.49	56.60	67.81	74.31	118.25	148.34	164.21	195.45	224.74	471.83	282.53	330.44	376.46	418.06	617.07
49	58.01	59.20	71.40	76.64	125.81	157.28	172.53	200.54	230.09	485.57	282.53	330.44	376.46	418.06	617.07
50	57.85	59.79	68.63	77.92	125.22	148.37	174.16	208.84	246.76	477.27	280.88	327.93	373.57	412.38	687.89
51	61.64	62.70	76.38	83.81	137.41	154.41	181.58	221.93	256.42	502.32	288.99	327.41	382.75	418.17	718.23
52	64.87	64.08	78.26	85.57	157.22	167.73	192.35	226.30	266.34	548.17	293.31	326.48	383.55	418.87	758.70
53	68.71	71.47	86.17	95.98	178.57	178.82	210.88	245.19	280.91	565.37	299.06	340.36	389.05	426.76	778.93
54	73.48	77.06	89.11	101.65	196.49	186.58	213.05	246.34	290.21	592.58	304.40	345.95	386.97	434.15	819.39
55	76.51	80.85	97.41	104.70	214.30	198.91	223.96	265.64	293.31	617.65	301.64	351.23	394.62	427.51	849.74
56	81.29	88.76	102.76	114.39	236.37	207.34	233.80	271.12	303.70	642.07	306.54	358.65	397.28	432.36	887.32
57	86.92	89.23	110.15	121.00	244.42	207.82	233.51	278.19	310.83	646.73	306.18	349.98	395.51	432.72	891.51
58	89.92	97.51	119.08	127.48	250.23	211.35	240.68	288.55	316.66	653.62	307.99	352.59	399.97	431.05	889.33
59	90.88	102.34	123.40	136.02	268.13	218.72	251.87	281.05	319.02	652.13	307.60	351.07	394.48	438.82	890.36
60	94.19	107.84	131.81	142.26	279.50	216.60	254.02	289.23	320.67	661.10	309.16	355.35	400.40	435.36	899.38
61	103.60	117.75	140.69	150.76	303.91	223.26	264.77	300.57	328.73	692.89	319.81	371.94	416.57	445.56	910.03
62	106.71	123.31	148.78	163.48	336.78	223.02	275.15	317.22	339.37	702.69	313.18	382.87	429.41	451.84	921.89
63	120.28	135.98	157.11	174.78	349.44	238.52	288.37	315.60	355.52	685.01	323.28	401.96	437.84	462.83	921.03
64	125.06	144.57	168.06	191.26	395.12	237.52	295.25	338.39	364.42	702.16	329.48	409.76	456.37	477.25	935.05
65	139.77	155.84	176.89	204.64	415.41	255.53	309.37	345.77	377.02	704.12	334.28	424.79	467.40	485.04	939.19
66	154.83	174.19	197.32	226.49	439.52	281.30	347.88	385.38	412.73	773.66	366.52	457.69	506.08	535.88	1006.25
67	173.90	199.77	225.38	249.88	480.39	313.39	396.33	441.36	463.17	875.75	394.85	501.57	553.57	586.56	1101.16
68	194.64	218.26	249.10	281.03	515.31	354.45	435.85	482.23	532.79	960.22	430.64	528.49	598.04	646.47	1193.98
69	215.28	240.71	276.99	309.04	532.97	382.93	477.44	542.13	589.03	1049.75	469.33	557.46	637.71	698.16	1262.82
70	229.34	261.86	301.31	336.07	550.79	409.48	523.67	571.91	647.56	1128.39	485.64	585.82	666.03	745.23	1295.65
71	249.65	281.94	318.43	363.90	556.32	428.48	531.74	614.40	696.12	1118.63	496.52	603.96	706.11	788.92	1275.26
72	273.46	304.90	338.51	395.36	578.63	431.50	542.20	620.75	707.81	1112.14	494.49	605.61	711.59	806.22	1257.68
73	294.93	330.42	366.43	432.86	593.71	437.57	546.50	630.10	710.61	1094.09	499.24	609.10	717.61	808.63	1228.86
74	325.93	359.75	393.56	477.85	620.39	442.10	548.37	632.50	716.40	1082.20	498.82	606.68	713.17	806.75	1213.28
75	337.91	396.55	429.32	524.65	651.92	447.58	553.42	640.25	723.25	1073.13	502.51	610.61	714.36	809.21	1201.29
76	347.08	417.58	485.36	545.02	749.53	452.83	559.69	650.77	737.54	1072.82	502.90	612.81	721.27	816.17	1201.19
77	367.62	443.68	517.20	578.05	789.37	474.10	585.77	682.00	773.27	1095.65	520.73	636.36	750.45	846.79	1211.38
78	391.76	473.47	552.79	620.08	840.78	495.10	611.71	718.62	814.76	1128.99	541.46	663.34	783.51	886.86	1225.92
79	410.53	496.71	582.90	653.21	879.38	514.86	632.44	746.20	846.00	1136.98	556.04	682.70	807.44	916.31	1226.75
80	425.50	512.73	602.09	674.42	902.07	525.50	640.38	759.52	861.64	1138.22	563.79	691.44	819.09	927.60	1227.57
81	461.67	559.54	653.15	731.86	980.78	561.66	687.19	810.58	919.09	1216.94	599.96	738.25	870.15	985.04	1306.29
82	495.71	599.96	704.21	789.31	1055.25	595.70	727.61	861.64	976.53	1291.40	634.00	778.67	921.21	1042.48	1380.76
83	531.88	644.64	755.27	846.75	1133.96	631.87	772.29	912.70	1033.97	1370.12	670.17	823.35	972.27	1099.92	1459.47
84	572.30	693.57	810.58	910.58	1214.81	672.29	821.22	968.02	1097.80	1450.96	710.59	872.28	1027.59	1163.75	1540.32
85	614.85	744.63	874.41	978.66	1308.42	714.84	872.28	1031.84	1165.88	1544.57	753.14	923.34	1091.41	1231.83	1633.93
86	663.78	804.20	942.49	1055.25	1412.67	763.78	931.85	1099.92	1242.47	1648.82	802.07	982.91	1159.49	1308.42	1738.18
87	716.97	868.03	1016.95	1140.35	1523.30	816.96	995.68	1174.39	1327.57	1759.45	855.26	1046.74	1233.96	1393.52	1848.81
88	772.29	933.98	1093.54	1227.57	1642.44	872.28	1061.63	1250.98	1414.80	1878.59	910.58	1112.69	1310.55	1480.75	1967.95
89	829.73	1006.31	1176.51	1321.19	1765.84	929.72	1133.96	1333.95	1508.41	2001.99	968.02	1185.02	1393.52	1574.36	2091.35
90	891.43	1080.78	1265.87	1419.05	1899.87	991.42	1208.43	1423.31	1606.27	2136.02	1029.72	1259.49	1482.88	1672.23	2225.38
91	957.38	1159.49	1357.35	1521.17	2033.90	1057.37	1287.15	1514.79	1708.39	2270.06	1095.67	1338.21	1574.36	1774.35	2359.41
92	1021.21	1238.21	1450.96	1625.42	2176.45	1121.20	1365.86	1608.40	1812.64	2412.60	1159.49	1416.92	1667.97	1878.59	2501.96
93	1091.41	1323.31	1548.83	1738.18	2323.24	1191.41	1450.96	1706.27	1925.40	2559.40	1229.70	1502.02	1765.84	1991.35	2648.75
94	1168.00	1414.80	1657.33	1857.32	2482.81	1268.00	1542.45	1814.77	2044.54	2718.96	1306.29	1593.51	1874.34	2110.49	2808.32
95	1248.85	1512.66	1772.22	1984.97	2657.26	1348.84	1640.31	1929.65	2172.19	2893.42	1387.14	1691.37	1989.22	2238.14	2982.77

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

Appendix B1

Union Security Insurance Company

6060-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	31.58	34.18	38.39	43.85	64.82	112.08	123.47	144.66	160.89	327.91	351.67	427.49	476.00	534.40	789.05
30	35.13	35.96	40.74	46.31	80.21	117.37	129.07	146.55	163.19	339.58	356.70	432.31	482.82	541.17	789.05
31	37.09	36.85	42.18	47.83	81.37	125.57	137.08	154.17	171.71	357.80	358.64	433.42	483.95	543.05	789.05
32	38.99	38.37	44.34	49.73	86.37	126.01	137.08	161.89	179.77	363.51	359.81	435.27	485.85	544.18	789.05
33	40.10	40.11	47.07	52.69	88.69	131.72	145.54	169.16	187.94	376.02	360.58	436.39	486.99	546.07	789.05
34	41.91	42.84	50.05	56.18	92.92	132.18	153.16	175.24	195.67	391.54	361.75	437.03	488.16	547.20	789.05
35	43.70	44.81	53.91	60.78	96.85	136.80	159.23	175.24	203.55	392.56	363.69	437.03	488.16	547.28	789.05
36	45.46	48.55	56.88	64.74	100.79	145.60	163.00	175.82	208.53	406.73	364.18	437.03	488.16	547.28	789.05
37	47.21	51.42	60.48	69.70	113.44	149.81	171.47	187.04	212.71	418.23	364.18	437.03	488.16	547.28	789.05
38	49.98	53.18	65.05	73.79	113.44	149.81	175.66	190.89	217.06	432.06	364.18	437.03	488.16	547.28	789.05
39	51.70	55.97	67.83	78.55	114.05	153.81	179.35	194.28	228.81	451.73	364.18	437.03	488.16	547.28	789.05
40	55.16	58.24	68.88	77.81	114.62	157.58	183.63	198.68	228.43	457.95	376.14	440.89	483.02	542.24	839.63
41	58.72	61.66	73.52	81.50	120.30	162.86	188.98	205.24	235.76	477.84	381.50	446.18	491.55	551.77	839.63
42	58.72	64.48	77.79	85.91	134.85	165.49	193.73	211.81	250.38	499.10	386.91	450.40	500.17	560.64	839.63
43	62.16	67.71	78.61	88.44	136.54	170.76	198.95	225.50	257.22	520.85	392.36	455.76	508.86	569.21	839.63
44	66.39	68.45	83.09	93.71	139.26	181.33	209.08	237.45	269.83	546.59	394.52	458.00	517.44	578.99	839.63
45	69.99	72.31	84.38	95.05	148.15	192.68	214.71	244.93	280.54	567.83	399.20	461.59	521.43	583.16	890.21
46	70.89	73.07	89.72	97.83	149.71	193.56	227.20	258.97	287.98	605.51	404.72	467.02	530.27	587.07	890.21
47	75.43	77.21	90.63	98.96	152.17	201.09	232.21	266.80	303.14	632.57	410.29	472.06	541.12	587.07	890.21
48	79.27	79.90	94.94	104.71	167.18	206.39	237.19	280.96	318.37	668.43	413.70	472.06	541.74	587.07	890.21
49	82.87	83.58	99.97	107.99	177.88	218.83	249.20	288.28	325.96	687.89	413.70	472.06	541.74	587.07	890.21
50	84.85	81.81	101.30	109.09	180.00	216.37	249.62	304.31	349.07	697.55	416.79	462.47	547.91	586.85	991.37
51	88.61	87.78	106.26	119.27	198.04	228.53	255.34	317.90	363.76	730.64	420.35	474.74	542.23	604.02	1041.95
52	91.58	92.92	110.88	123.60	220.96	242.27	273.95	324.95	378.79	776.57	431.34	477.78	544.65	605.87	1092.53
53	99.25	100.70	119.31	135.69	253.75	261.84	292.88	344.43	392.11	802.47	431.97	487.34	553.64	614.83	1122.87
54	104.42	110.57	130.23	141.00	280.00	267.44	305.18	363.64	412.10	847.85	432.57	503.88	569.51	616.21	1173.45
55	107.11	114.53	139.15	151.98	306.15	288.74	324.15	383.71	425.59	881.06	433.12	504.90	570.78	624.30	1224.03
56	116.13	126.31	147.28	164.86	336.17	295.30	336.45	389.74	444.31	918.52	441.11	513.35	572.35	625.96	1280.56
57	124.71	128.89	158.35	170.06	351.35	302.83	339.15	398.19	444.81	927.55	448.59	501.86	574.12	621.66	1284.54
58	125.89	139.76	170.12	186.32	360.91	300.34	345.33	409.22	462.01	944.12	441.89	510.00	575.72	634.93	1297.70
59	132.83	147.12	180.10	192.95	387.83	317.15	359.82	409.24	454.36	940.28	448.59	511.73	577.43	630.80	1301.30
60	137.93	155.42	191.13	205.48	405.27	319.75	366.37	421.99	464.74	966.22	454.65	513.28	584.37	632.31	1312.61
61	147.04	168.66	202.85	219.85	434.83	320.33	382.97	432.63	479.76	993.84	456.87	536.02	598.82	648.53	1322.99
62	153.40	177.07	213.46	232.64	478.32	325.24	401.06	451.26	487.84	1001.00	458.97	553.03	621.39	654.23	1325.21
63	171.82	194.25	229.12	251.05	502.63	342.02	414.53	460.61	508.47	996.94	472.09	577.17	642.17	674.03	1340.91
64	182.52	205.62	237.82	270.95	565.17	347.80	423.62	488.78	521.16	1007.20	479.68	592.42	656.61	686.04	1354.86
65	197.72	222.63	254.48	289.64	594.13	368.63	447.33	504.75	542.91	1013.51	485.39	620.48	681.06	703.31	1367.17
66	220.21	248.38	281.88	325.38	631.22	403.05	502.49	553.98	598.27	1125.33	531.46	665.30	730.51	777.23	1471.13
67	251.98	283.01	321.97	358.80	686.27	455.07	568.07	632.89	667.74	1255.79	578.51	721.88	806.00	850.93	1599.02
68	281.15	315.64	355.85	403.78	743.84	509.53	633.56	696.08	766.90	1393.15	627.63	767.46	859.96	938.42	1738.30
69	312.15	351.03	400.82	444.24	766.14	558.99	698.14	785.45	850.82	1519.37	683.50	816.12	930.71	1018.15	1837.34
70	333.59	382.97	439.14	488.25	795.15	594.82	767.45	837.15	944.53	1638.33	715.22	857.19	978.23	1093.28	1892.40
71	360.98	408.65	457.94	528.74	809.52	620.28	778.77	889.26	1017.72	1633.39	722.20	881.45	1024.86	1151.50	1866.47
72	393.52	440.41	491.58	573.11	836.17	628.32	786.19	908.42	1025.75	1616.43	726.53	885.70	1040.89	1177.15	1830.97
73	424.56	474.60	526.74	623.56	862.45	633.60	792.96	913.65	1032.67	1596.23	727.77	885.64	1039.67	1176.19	1796.96
74	471.14	518.98	569.41	692.57	898.39	642.18	797.92	919.70	1042.33	1579.13	728.80	887.43	1039.10	1177.86	1768.75
75	486.12	574.42	624.96	761.78	946.25	652.11	806.06	936.67	1058.19	1563.32	731.46	889.24	1046.34	1182.69	1755.48
76	504.35	607.38	707.71	791.77	1089.46	664.33	820.34	954.46	1079.19	1566.13	736.68	900.23	1057.50	1195.79	1756.74
77	534.95	646.50	752.98	846.79	1154.29	692.14	854.35	998.91	1133.28	1606.77	762.04	932.99	1097.78	1244.83	1781.44
78	572.01	692.18	809.95	908.49	1230.70	728.24	899.43	1055.10	1196.90	1658.20	796.55	975.79	1151.24	1307.46	1802.53
79	603.31	730.33	855.07	961.67	1292.80	757.54	930.46	1097.76	1247.45	1676.64	821.58	1007.04	1190.75	1354.05	1810.25
80	623.36	755.27	885.05	993.55	1327.57	772.29	946.74	1121.20	1272.25	1680.74	831.86	1021.21	1208.43	1372.25	1812.64
81	676.55	819.09	961.64	1080.78	1442.45	825.47	1010.57	1197.79	1359.48	1795.62	885.05	1085.03	1285.02	1459.47	1927.53
82	727.61	882.92	1036.10	1163.75	1553.08	876.54	1074.39	1272.25	1442.45	1906.25	936.11	1148.86	1359.48	1542.45	2038.16
83	780.80	946.74	1110.56	1248.85	1667.97	929.72	1138.22	1346.72	1527.55	2021.14	989.29	1212.68	1433.94	1627.55	2153.04
84	838.24	1016.95	1193.53	1340.33	1789.24	987.17	1208.43	1429.69	1619.04	2142.41	1046.74	1282.89	1516.92	1719.03	2274.31
85	902.07	1093.54	1282.89	1442.45	1925.40	1050.99	1285.02	1519.04	1721.16	2278.57	1110.56	1359.48	1606.27	1821.15	2410.47
86	974.40	1180.77	1385.01	1555.21	2078.58	1123.33	1372.25	1621.16	1833.92	2431.75	1182.90	1446.71	1708.39	1933.91	2563.65
87	1050.99	1272.25	1493.51	1678.61	2240.27	1199.92	1463.73	1729.67	1957.31	2593.44	1259.49	1538.19	1816.90	2057.30	2725.34
88	1131.84	1372.25	1610.53	1808.39	2414.73	1280.76	1563.72	1846.68	2087.09	2767.89	1340.33	1638.18	1933.91	2187.08	2899.80
89	1216.94	1476.49	1731.80	1946.67	2597.69	1365.86	1667.97	1967.95	2225.38	2950.86	1425.43	1742.43	2055.18	2325.37	3082.77
90	1308.42	1587.12	1861.57	2091.35	2791.30	1457.35	1778.60	2097.73	2370.05	3144.46	1516.92	1853.06	2184.96	2470.04	3276.37
91	1402.03	1699.88	1995.61	2240.27	2991.28	1550.96	1891.36	2231.76	2518.98	3344.45	1610.53	1965.82	2318.99	2618.97	3476.36
92	1499.90	1819.02	2133.90	2395.58	3199.78	1648.82	2010.50	2370.05	2674.28	3552.95	1708.39	2084.96	2457.28	2774.28	3684.85
93	1602.02	1942.42	2278.57	2559.40	3418.91	1750.94	2133.90	2514.72	2838.10	3772.08	1810.51	2208.36	2601.95	2938.10	3903.99
94	1712.65	2076.45	2436.00	2735.98	3652.94	1861.57	2267.93	2672.16	3014.69	4006.11	1921.14	2342.39	2759.38	3114.68	4138.01
95	1831.79	2221.12	2606.20	2927.46	3908.24	1980.71	2412.60	2842.36	3206.16	4261.41	2040.28	2487.06	2929.59	3306.15	4393.31

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

Appendix B1

Union Security Insurance Company

6060-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	29.73	30.92	35.19	39.15	57.81	100.07	112.58	130.19	143.40	290.28	322.37	388.63	430.23	480.05	708.12
30	33.06	32.54	37.34	41.35	71.54	104.79	117.68	131.89	145.45	300.62	326.98	393.00	436.39	486.13	708.12
31	34.91	33.34	38.67	42.70	72.57	112.11	124.98	138.75	153.04	316.74	328.75	394.02	437.42	487.83	708.12
32	36.69	34.71	40.64	44.40	77.04	112.51	124.98	145.70	160.23	321.80	329.82	395.70	439.14	488.84	708.12
33	37.74	36.29	43.14	47.05	79.10	117.61	132.70	152.24	167.51	332.87	330.53	396.71	440.17	490.54	708.12
34	39.45	38.76	45.88	50.16	82.87	118.02	139.65	157.72	174.40	346.61	331.60	397.30	441.22	491.55	708.12
35	41.13	40.54	49.42	54.27	86.38	122.14	145.18	157.72	181.42	347.51	333.39	397.30	441.22	491.62	708.12
36	42.78	43.92	52.14	57.81	89.90	130.00	148.62	158.24	185.87	360.06	333.83	397.30	441.22	491.62	708.12
37	44.43	46.52	55.44	62.23	101.18	133.76	156.34	168.34	189.59	370.24	333.83	397.30	441.22	491.62	708.12
38	47.04	48.12	59.63	65.89	101.18	133.76	160.16	171.80	193.46	382.48	333.83	397.30	441.22	491.62	708.12
39	48.66	50.64	62.18	70.14	101.72	137.33	163.52	174.85	203.94	399.89	333.83	397.30	441.22	491.62	708.12
40	49.36	52.94	60.93	69.76	102.87	141.83	168.32	175.58	204.63	407.86	337.56	393.99	430.32	489.77	748.58
41	52.54	56.05	65.04	73.07	107.96	146.58	173.23	181.37	211.20	425.58	342.38	398.72	437.93	498.38	748.58
42	52.54	58.62	68.82	77.03	121.02	148.94	177.59	187.18	224.30	444.51	347.23	402.48	445.60	506.39	748.58
43	55.62	61.56	69.54	79.29	122.54	153.69	182.37	199.28	230.43	463.89	352.12	407.28	453.35	514.13	748.58
44	59.40	62.23	73.50	84.02	124.98	163.20	191.65	209.84	241.72	486.80	354.06	409.27	460.99	522.96	748.58
45	62.99	63.27	75.34	85.85	133.70	174.62	187.18	218.31	253.04	509.38	360.25	406.20	468.40	530.14	799.16
46	63.80	63.94	80.11	88.36	135.10	175.42	198.07	230.82	259.74	543.18	365.24	410.98	476.35	533.70	799.16
47	67.89	67.56	80.92	89.38	137.32	182.24	202.44	237.80	273.42	567.45	370.26	415.41	486.09	533.70	799.16
48	71.34	69.91	84.77	94.58	150.87	187.04	206.78	250.42	287.16	599.62	373.34	415.41	486.65	533.70	799.16
49	74.58	73.13	89.25	97.54	160.52	198.31	217.25	256.94	294.00	617.07	373.34	415.41	486.65	533.70	799.16
50	77.14	75.52	91.50	96.62	160.44	197.82	226.40	274.47	306.94	614.95	371.49	420.42	489.79	523.41	880.09
51	80.90	78.38	96.30	106.38	177.83	203.82	232.65	287.91	322.02	657.58	376.56	425.63	486.41	534.33	930.67
52	83.95	83.31	101.09	110.92	195.47	217.42	244.80	290.13	337.36	685.21	388.20	430.00	490.95	546.03	961.02
53	87.80	90.96	106.05	122.45	230.26	236.29	263.60	303.56	356.99	729.51	382.13	440.92	493.79	549.73	1011.60
54	92.82	97.17	116.53	127.88	250.53	236.34	270.63	322.58	371.47	756.68	384.50	443.72	503.80	553.19	1052.06
55	95.64	104.43	125.24	138.47	275.53	256.65	294.68	342.38	385.33	790.23	386.71	453.68	507.36	556.44	1092.53
56	104.52	112.66	130.16	148.04	304.65	270.17	296.53	344.55	399.31	829.34	396.25	457.10	511.75	561.43	1149.48
57	109.59	115.67	141.14	153.71	315.71	267.20	305.79	354.55	401.94	833.94	398.75	449.04	510.33	554.62	1150.33
58	111.50	123.51	153.11	166.71	322.41	266.97	308.70	367.25	415.29	839.22	395.03	453.34	515.11	565.03	1152.50
59	118.85	131.13	160.08	173.97	344.73	278.87	323.83	364.87	410.86	841.71	403.73	452.23	514.54	564.98	1155.76
60	121.11	139.56	168.06	186.51	358.69	278.49	327.29	369.84	422.91	857.25	400.09	456.88	514.03	570.12	1158.66
61	130.33	149.57	179.95	197.87	388.07	286.36	335.69	382.54	430.90	888.86	405.47	475.86	531.12	579.22	1177.69
62	140.06	158.10	190.82	207.49	429.51	292.72	354.43	406.58	436.94	894.94	415.77	494.54	555.71	583.63	1181.17
63	151.20	174.83	202.93	222.45	449.97	301.52	373.98	409.43	454.73	886.85	415.64	515.33	569.20	597.64	1191.92
64	162.24	186.34	212.45	242.26	505.16	309.62	380.83	434.47	466.30	897.84	426.38	533.18	586.76	613.60	1208.56
65	177.27	200.37	226.55	261.31	531.34	326.74	401.34	449.11	486.35	906.82	435.02	553.66	605.39	630.55	1218.56
66	199.56	222.57	253.69	290.29	565.76	365.26	450.95	497.78	533.90	1006.30	476.48	594.53	655.70	691.32	1312.25
67	223.59	253.04	286.56	320.36	613.07	403.55	506.42	566.27	594.41	1123.60	514.23	642.19	717.43	755.92	1423.31
68	252.31	282.06	320.27	358.56	663.18	456.36	566.16	624.80	682.14	1237.74	558.91	684.74	768.29	834.15	1545.15
69	276.27	314.26	355.20	395.96	682.86	492.97	626.07	695.81	756.74	1353.62	601.48	726.93	822.99	905.95	1638.25
70	298.84	340.42	391.06	434.36	709.82	530.17	686.19	741.83	837.29	1459.31	635.75	762.43	870.00	970.44	1688.11
71	323.87	364.30	409.42	472.75	720.36	554.99	695.03	792.25	907.80	1450.26	644.24	783.51	915.92	1024.00	1656.37
72	353.50	391.14	438.59	511.82	745.87	560.19	697.12	810.00	915.99	1440.82	646.65	783.51	927.34	1048.46	1630.98
73	379.19	423.54	469.49	556.97	768.70	567.09	703.66	812.13	920.65	1420.69	646.90	787.63	924.15	1046.67	1595.50
74	422.74	462.95	508.00	616.97	798.89	574.41	709.27	819.66	929.38	1402.45	651.06	790.62	926.15	1045.55	1571.41
75	435.73	513.19	557.03	678.79	844.47	580.97	718.84	832.92	939.63	1394.40	651.18	791.42	930.74	1052.27	1563.01
76	450.11	539.60	629.08	705.00	969.65	591.11	727.05	846.00	959.88	1393.77	655.13	797.19	938.19	1062.92	1561.55
77	476.64	575.51	669.32	750.45	1027.47	616.08	759.71	884.82	1003.98	1427.34	678.22	829.04	973.55	1102.85	1581.37
78	509.52	615.28	718.62	805.15	1094.23	648.92	797.89	934.93	1059.91	1474.24	707.51	865.23	1021.45	1156.04	1599.47
79	535.27	648.68	759.81	850.54	1146.62	671.36	825.81	975.28	1104.56	1485.22	728.53	893.63	1056.93	1195.29	1603.50
80	553.15	670.17	785.05	880.79	1176.51	685.06	840.37	993.55	1125.45	1489.26	736.12	904.19	1070.14	1214.81	1604.14
81	599.96	727.61	853.13	957.38	1278.64	731.86	897.81	1061.63	1202.04	1591.38	782.92	961.64	1138.22	1291.40	1706.27
82	646.76	782.92	916.96	1029.72	1376.50	778.67	953.13	1125.45	1274.38	1689.25	829.73	1016.95	1202.04	1363.74	1804.13
83	693.57	840.37	985.04	1106.31	1476.49	825.47	1010.57	1193.53	1350.97	1789.24	876.54	1074.39	1270.13	1440.33	1904.12
84	744.63	902.07	1057.37	1185.02	1585.00	876.54	1072.27	1265.87	1429.69	1897.74	927.60	1136.09	1342.46	1519.04	2012.63
85	802.07	970.15	1138.22	1276.51	1706.27	933.98	1140.35	1346.72	1521.17	2019.01	985.04	1204.17	1423.31	1610.53	2133.90
86	865.90	1046.74	1227.57	1376.50	1840.30	997.80	1216.94	1436.07	1621.16	2153.04	1048.86	1280.76	1512.66	1710.52	2267.93
87	933.98	1129.71	1323.31	1485.00	1984.97	1065.88	1299.91	1531.81	1729.67	2297.71	1116.94	1363.74	1608.40	1819.02	2412.60
88	1006.31	1216.94	1425.43	1599.89	2140.28	1138.22	1387.14	1633.93	1844.55	2453.02	1189.28	1450.96	1710.52	1933.91	2567.91
89	1082.90	1310.55	1536.06	1723.29	2301.97	1214.81	1480.75	1744.56	1967.95	2614.71	1265.87	1544.57	1821.15	2057.30	2729.60
90	1161.62	1408.41	1648.82	1850.94	2474.30	1293.53	1578.61	1857.32	2095.60	2787.04	1344.59	1642.44	1933.91	2184.96	2901.93
91	1246.72	1508.41	1767.96	1984.97	2650.88	1378.63	1678.61	1976.46	2229.63	2963.63	1429.69	1742.43	2053.05	2318.99	3078.51
92	1331.82	1612.65	1889.23	2121.13	2835.97	1463.73	1782.86	2097.73	2365.79	3148.72	1514.79	1846.68	2174.32	2455.15	3263.60
93	1423.31	1723.29	2019.01	2265.80	3029.58	1555.21	1893.49	2227.51	2510.47	3342.32	1606.27	1957.31	2304.10	2599.82	3457.21
94	1521.17	1842.43	2157.30	2421.11	3238.07	1653.08	2012.63	2365.79	2665.77	3550.82	1704.14	2076.45	2442.38	2755.13	3665.70
95	1627.55	1970.08	2308.35	2591.31	3463.59	1759.45	2140.28	2516.85	2835.97	3776.34	1810.51	2204.10	2593.44	2925.33	3891.22

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

Appendix B1

Union Security Insurance Company

6060-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	26.01	27.67	31.99	36.02	52.56	88.06	101.68	119.34	132.91	263.40	283.29	349.77	384.46	434.76	637.31
30	28.93	29.11	33.95	38.04	65.03	92.22	106.29	120.90	134.81	272.78	287.34	353.70	389.97	440.27	637.31
31	30.55	29.83	35.15	39.29	65.97	98.66	112.89	127.19	141.84	287.41	288.91	354.61	390.89	441.81	637.31
32	32.11	31.06	36.95	40.85	70.03	99.01	112.89	133.56	148.51	292.00	289.84	356.13	392.42	442.73	637.31
33	33.02	32.47	39.22	43.28	71.91	103.49	119.86	139.55	155.26	302.05	290.47	357.04	393.34	444.26	637.31
34	34.51	34.68	41.71	46.15	75.34	103.86	126.13	144.57	161.64	314.51	291.41	357.57	394.29	445.18	637.31
35	35.98	36.27	44.93	49.93	78.53	107.48	131.13	144.57	168.15	315.33	292.97	357.57	394.29	445.24	637.31
36	37.44	39.30	47.40	53.18	81.73	114.40	134.24	145.05	172.27	326.72	293.36	357.57	394.29	445.24	637.31
37	38.87	41.63	50.40	57.25	91.98	117.71	141.21	154.31	175.72	335.96	293.36	357.57	394.29	445.24	637.31
38	41.16	43.05	54.21	60.61	91.98	117.71	144.66	157.49	179.31	347.06	293.36	357.57	394.29	445.24	637.31
39	42.58	45.31	56.53	64.52	92.47	120.85	147.70	160.28	189.01	362.87	293.36	357.57	394.29	445.24	637.31
40	43.55	47.65	55.64	64.39	94.05	126.07	147.92	157.09	185.60	372.09	298.99	356.46	386.41	446.04	677.77
41	46.36	50.45	59.39	67.45	98.70	130.29	152.23	162.28	191.55	388.24	303.25	360.74	393.24	453.88	677.77
42	46.36	52.76	62.83	71.10	110.64	132.39	156.06	167.48	203.44	405.52	307.54	364.15	400.13	461.17	677.77
43	49.08	55.40	63.49	73.19	112.03	136.61	160.27	178.30	208.99	423.19	311.87	368.49	407.09	468.22	677.77
44	52.42	56.01	67.11	77.56	114.26	145.07	168.42	187.75	219.23	444.10	313.60	370.30	413.95	476.27	677.77
45	55.99	57.24	66.30	76.65	122.86	156.56	170.67	191.69	225.53	459.28	321.31	369.27	415.38	468.29	718.23
46	56.72	57.85	70.49	78.90	124.15	157.27	180.60	202.67	231.51	489.75	325.75	373.62	422.42	471.43	718.23
47	60.35	61.13	71.21	79.81	126.19	163.38	184.58	208.80	243.70	511.64	330.23	377.64	431.06	471.43	718.23
48	63.41	63.25	74.60	84.45	138.63	167.69	188.53	219.88	255.95	540.64	332.98	377.64	431.56	471.43	718.23
49	66.29	66.17	78.54	87.09	147.51	177.80	198.08	225.61	262.04	556.38	332.98	377.64	431.56	471.43	718.23
50	69.42	66.08	81.70	87.27	144.78	179.28	197.38	244.64	276.85	559.88	335.25	369.97	431.68	467.90	789.05
51	73.20	72.11	86.34	96.71	157.62	185.29	209.95	257.92	292.20	584.51	332.78	384.71	430.59	480.12	829.51
52	76.32	76.90	91.31	101.42	178.47	198.79	227.32	261.12	307.77	621.26	345.07	390.19	437.25	493.67	869.97
53	80.16	81.21	96.11	109.22	206.76	210.75	234.31	274.37	316.03	647.44	348.90	394.51	441.42	491.86	910.44
54	85.08	87.12	106.24	114.76	225.96	217.68	241.84	293.26	330.84	683.75	344.45	398.59	452.69	497.17	940.79
55	87.98	94.32	111.32	124.96	244.92	230.99	265.21	306.97	345.07	708.48	348.04	402.45	450.99	502.15	981.25
56	92.90	99.00	119.88	131.21	273.14	238.75	262.32	316.31	354.32	740.17	351.39	400.84	457.88	496.90	1028.48
57	98.25	105.75	127.37	137.35	285.16	237.51	277.99	316.37	359.07	748.84	356.02	402.81	459.30	493.67	1035.30
58	100.71	110.51	136.10	147.10	288.73	239.16	277.31	325.28	368.57	750.45	348.16	402.96	460.57	500.95	1034.53
59	104.86	118.33	143.41	154.99	311.22	246.07	287.85	325.42	367.36	758.29	352.46	410.58	457.37	504.64	1035.90
60	107.65	123.70	151.58	164.39	321.42	247.55	288.21	331.90	371.79	770.07	357.66	406.11	459.92	502.74	1037.12
61	116.97	133.66	163.59	175.88	345.99	252.38	302.59	346.11	382.03	790.87	365.50	421.16	479.05	514.87	1047.68
62	123.38	142.29	171.41	188.63	385.59	260.19	321.78	361.90	394.52	802.13	367.17	441.36	495.09	527.15	1058.73
63	137.46	155.40	183.29	200.20	402.10	270.02	328.92	366.78	405.13	795.10	374.59	458.64	510.82	534.73	1063.25
64	145.34	167.06	190.25	216.76	455.14	275.69	338.04	388.52	415.36	805.76	377.93	473.94	521.56	545.43	1081.35
65	160.23	181.28	204.82	232.97	478.20	293.23	359.53	401.42	433.57	810.81	389.23	496.38	543.07	561.84	1087.79
66	178.92	199.99	228.64	261.58	509.65	323.28	403.71	445.59	480.89	903.51	426.08	533.19	585.29	617.69	1171.02
67	202.29	229.74	257.58	288.32	549.02	360.62	453.57	503.82	532.65	1002.43	459.13	576.57	637.71	677.44	1271.02
68	223.48	255.20	284.68	323.02	595.97	403.19	507.75	557.71	613.52	1110.08	494.77	615.80	685.35	746.56	1381.27
69	247.57	280.83	319.35	357.33	612.08	440.15	558.51	623.24	683.11	1209.97	537.68	646.65	736.82	810.36	1461.91
70	267.57	304.41	349.39	389.97	636.12	474.13	609.44	663.09	750.67	1301.98	569.53	680.58	774.26	868.07	1505.32
71	286.76	326.29	366.96	422.99	645.47	489.70	619.66	707.37	810.10	1296.82	570.38	697.82	815.05	916.42	1480.47
72	316.82	351.10	391.50	456.65	668.94	499.63	627.40	719.16	817.57	1287.74	578.18	700.24	825.14	934.91	1457.66
73	340.30	378.48	420.82	499.46	687.46	504.08	628.65	728.12	822.63	1269.64	576.59	700.11	826.13	934.65	1422.25
74	377.56	415.77	454.97	553.46	716.96	513.10	637.03	732.53	829.34	1255.21	579.80	706.72	826.12	935.84	1403.31
75	388.30	460.70	497.25	607.65	756.45	518.72	643.65	741.03	838.85	1245.36	579.82	708.43	829.96	939.63	1393.76
76	401.31	482.65	564.00	629.08	866.55	526.04	650.23	756.52	854.13	1242.21	584.45	710.42	837.86	946.32	1390.38
77	425.93	512.13	598.33	669.32	916.19	547.62	675.29	791.01	894.96	1272.37	604.55	735.24	867.07	983.70	1408.71
78	454.25	547.98	641.71	718.62	974.81	576.82	710.84	833.99	944.54	1310.43	628.10	769.09	908.49	1031.07	1421.47
79	476.30	578.37	675.89	757.54	1020.99	596.51	734.81	866.41	982.09	1321.48	646.83	793.83	938.99	1063.74	1426.61
80	491.46	595.70	697.82	782.92	1048.86	608.47	746.76	882.92	999.93	1325.44	653.15	804.20	951.00	1078.65	1427.56
81	534.01	646.76	759.52	851.01	1138.22	651.02	797.82	944.62	1068.01	1414.80	695.70	855.26	1012.70	1146.73	1516.92
82	574.43	697.82	816.96	916.96	1225.45	691.44	848.88	1002.06	1133.96	1502.02	736.12	906.32	1070.14	1212.68	1604.14
83	616.98	748.88	876.54	982.91	1314.80	733.99	899.94	1061.63	1199.92	1591.38	778.67	957.38	1129.71	1278.64	1693.50
84	661.66	802.07	940.36	1055.25	1410.54	778.67	953.13	1125.45	1272.25	1687.12	823.35	1010.57	1193.53	1350.97	1789.24
85	712.72	863.77	1012.70	1136.09	1519.04	829.73	1014.82	1197.79	1353.10	1795.62	874.41	1072.27	1265.87	1431.82	1897.74
86	770.16	931.85	1093.54	1225.45	1640.31	887.17	1082.90	1278.64	1442.45	1916.89	931.85	1140.35	1346.72	1521.17	2019.01
87	829.73	1006.31	1178.64	1323.31	1767.96	946.74	1157.37	1363.74	1540.32	2044.54	991.42	1214.81	1431.82	1619.04	2146.66
88	893.56	1085.03	1270.13	1425.43	1906.25	1010.57	1236.08	1455.22	1642.44	2182.83	1055.25	1293.53	1523.30	1721.16	2284.95
89	961.64	1165.88	1367.99	1533.94	2050.92	1078.65	1316.93	1553.08	1750.94	2327.50	1123.33	1374.37	1621.16	1829.66	2429.62
90	1033.97	1253.11	1467.98	1648.82	2204.10	1150.98	1404.16	1653.08	1865.83	2480.68	1195.66	1461.60	1721.16	1944.55	2582.80
91	1108.43	1344.59	1574.36	1765.84	2361.54	1225.45	1495.64	1759.45	1982.84	2638.12	1270.13	1553.08	1827.53	2061.56	2740.24
92	1185.02	1436.07	1682.86	1889.23	2525.36	1302.04	1587.12	1867.96	2106.24	2801.93	1346.72	1644.57	1936.04	2184.96	2904.05
93	1265.87	1533.94	1797.75	2016.88	2697.69	1382.88	1684.99	1982.84	2233.89	2974.26	1427.56	1742.43	2050.92	2312.61	3076.38
94	1353.10	1640.31	1921.14	2155.17	2882.78	1470.11	1791.37	2106.24	2372.18	3159.36	1514.79	1848.81	2174.32	2450.89	3261.48
95	1448.84	1755.20	2057.30	2308.35	3084.89	1565.85	1906.25	2242.40	2525.36	3361.47	1610.53	1963.69	2310.48	2604.08	3463.59

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

Appendix B1

Union Security Insurance Company

6060-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	24.15	26.04	30.39	32.89	49.05	84.06	94.42	112.11	122.42	247.27	263.75	320.62	357.00	398.53	586.73
30	26.86	27.40	32.25	34.73	60.70	88.03	98.70	113.57	124.17	256.08	267.53	324.23	362.11	403.58	586.73
31	28.37	28.08	33.39	35.87	61.57	94.18	104.82	119.48	130.65	269.81	268.98	325.06	362.97	404.99	586.73
32	29.81	29.23	35.10	37.29	65.36	94.51	104.82	125.46	136.78	274.12	269.85	326.45	364.39	405.83	586.73
33	30.66	30.56	37.26	39.52	67.12	98.79	111.30	131.10	143.00	283.56	270.44	327.29	365.24	407.24	586.73
34	32.05	32.64	39.62	42.13	70.31	99.13	117.12	135.81	148.88	295.26	271.31	327.77	366.12	408.08	586.73
35	33.41	34.14	42.68	45.59	73.29	102.60	121.76	135.81	154.87	296.03	272.77	327.77	366.12	408.14	586.73
36	34.76	36.99	45.03	48.56	76.28	109.20	124.65	136.26	158.67	306.71	273.13	327.77	366.12	408.14	586.73
37	36.10	39.18	47.88	52.28	85.85	112.35	131.13	144.96	161.85	315.39	273.13	327.77	366.12	408.14	586.73
38	38.22	40.52	51.50	55.34	85.85	112.35	134.33	147.94	165.15	325.81	273.13	327.77	366.12	408.14	586.73
39	39.54	42.64	53.70	58.91	86.31	115.35	137.15	150.57	174.09	340.65	273.13	327.77	366.12	408.14	586.73
40	40.65	45.00	52.99	59.03	88.17	115.56	137.72	147.85	171.32	350.62	279.70	328.32	368.85	411.05	627.19
41	43.27	47.64	56.56	61.83	92.54	119.43	141.73	152.73	176.82	365.85	283.68	332.26	375.37	418.28	627.19
42	43.27	49.83	59.84	65.18	103.73	121.36	145.30	157.63	187.79	382.12	287.70	335.40	381.95	425.00	627.19
43	45.80	52.32	60.47	67.09	105.03	125.23	149.21	167.81	192.92	398.78	291.75	339.40	388.58	431.50	627.19
44	48.92	52.90	63.91	71.09	107.12	132.98	156.81	176.70	202.37	418.48	293.36	341.06	395.14	438.91	627.19
45	52.49	54.23	63.29	73.59	112.02	144.51	159.65	181.04	214.53	425.88	301.83	341.57	388.86	441.78	657.54
46	53.17	54.80	67.29	75.74	113.19	145.17	168.94	191.41	220.22	454.13	306.01	345.60	395.46	444.75	657.54
47	56.57	57.91	67.98	76.61	115.05	150.82	172.67	197.20	231.81	474.43	310.22	349.32	403.55	444.75	657.54
48	59.45	59.92	71.21	81.07	126.40	154.79	176.37	207.67	243.46	501.32	312.80	349.32	404.01	444.75	657.54
49	62.15	62.69	74.97	83.60	134.49	164.12	185.30	213.07	249.26	515.91	312.80	349.32	404.01	444.75	657.54
50	61.71	62.93	75.16	81.04	136.96	160.73	185.77	226.74	258.79	523.16	299.00	344.75	398.48	436.17	738.47
51	65.49	65.84	83.02	90.26	149.54	166.76	192.93	239.92	274.31	547.98	306.50	351.96	406.67	449.14	768.81
52	68.69	70.49	84.79	91.91	165.72	180.15	209.83	243.71	284.09	575.58	319.19	358.33	406.57	448.79	809.28
53	72.53	74.71	89.48	102.60	192.66	191.59	216.73	256.86	298.47	601.85	315.67	363.57	411.49	455.70	839.63
54	77.35	80.41	99.39	108.21	211.23	199.02	224.56	275.66	307.63	638.17	320.42	368.51	423.48	462.16	869.97
55	80.33	87.59	104.37	114.83	229.61	211.74	241.64	283.35	316.32	663.06	317.11	373.18	422.80	461.44	910.44
56	89.03	92.18	109.61	121.12	252.13	226.19	245.21	288.07	326.20	686.66	328.97	372.71	424.21	458.18	947.82
57	90.70	95.84	120.48	127.54	264.79	219.70	255.75	300.00	332.27	697.79	327.54	369.79	427.40	457.10	958.61
58	93.52	104.01	125.89	137.29	269.48	222.48	256.38	299.05	342.62	702.04	321.38	377.78	424.21	466.00	952.86
59	97.87	108.74	133.40	142.34	287.28	229.66	267.29	300.77	338.36	697.63	326.83	374.87	423.07	460.76	958.85
60	100.92	114.19	141.70	151.74	298.13	232.07	268.67	308.20	343.91	711.95	333.41	377.91	427.46	466.46	956.10
61	106.94	124.11	150.50	163.32	322.62	232.97	278.95	318.78	355.38	734.88	331.23	393.81	442.60	475.26	971.21
62	116.72	132.80	158.48	172.91	356.30	241.61	298.46	335.09	360.58	742.47	340.17	409.46	459.72	484.79	972.30
63	127.15	145.69	170.20	187.49	373.38	252.02	306.39	341.19	380.32	733.94	343.80	427.72	471.90	494.29	981.98
64	135.20	154.21	177.57	200.82	420.13	254.49	312.37	359.28	384.01	748.20	353.70	439.38	484.31	502.81	992.29
65	150.00	168.56	189.31	217.23	444.39	272.28	334.45	369.62	403.41	752.13	361.76	462.97	498.56	517.38	1004.57
66	165.16	187.09	209.85	242.44	472.25	298.09	373.65	409.46	443.03	833.18	389.43	495.44	536.88	572.69	1082.75
67	188.10	213.09	238.26	269.10	507.84	334.86	422.75	466.34	494.05	925.32	426.99	534.38	589.00	627.87	1171.44
68	209.06	235.05	265.27	297.18	551.16	376.61	467.31	515.77	565.09	1026.82	462.70	565.25	632.96	688.17	1275.92
69	229.63	260.77	296.54	328.35	566.28	409.34	517.97	576.28	625.84	1116.05	496.67	597.60	680.80	743.87	1348.14
70	246.72	281.50	323.74	361.43	585.70	439.65	564.30	613.35	692.93	1198.91	520.96	624.59	715.98	798.46	1387.05
71	266.52	304.12	339.66	391.89	599.11	457.05	573.61	654.82	749.04	1202.77	529.34	648.85	754.53	844.70	1368.10
72	293.47	326.46	362.06	422.94	618.77	461.78	580.93	666.17	753.23	1188.68	532.53	651.03	760.80	862.99	1342.12
73	314.37	351.45	389.33	460.11	637.46	465.57	582.22	672.11	759.62	1175.74	530.88	647.60	763.12	861.14	1317.50
74	348.52	383.34	421.48	511.11	664.28	471.14	587.77	677.67	764.80	1159.50	534.45	648.63	761.58	861.61	1297.33
75	358.66	425.71	459.21	560.22	698.68	477.23	592.52	684.71	773.64	1149.30	535.22	652.11	764.75	865.53	1284.25
76	371.48	447.40	520.61	580.27	802.47	485.36	600.85	699.58	786.34	1147.11	538.24	656.19	772.79	873.11	1285.27
77	392.97	474.10	552.70	618.61	846.31	504.52	624.14	730.17	823.97	1171.77	556.29	679.46	801.15	905.10	1299.08
78	418.19	507.12	591.24	663.34	899.26	531.16	655.23	769.09	870.04	1207.11	577.56	711.41	836.39	949.35	1308.65
79	440.01	533.00	623.73	698.57	941.05	551.15	677.94	798.37	904.97	1217.70	594.63	732.60	864.15	979.82	1311.74
80	453.16	548.90	644.64	721.23	965.89	559.54	687.19	814.84	921.21	1219.06	602.09	740.37	876.54	991.42	1312.68
81	493.58	597.83	699.95	785.05	1048.86	599.96	736.12	870.15	985.04	1302.04	642.51	789.31	931.85	1055.25	1395.65
82	529.75	642.51	753.14	844.62	1129.71	636.13	780.80	923.34	1044.61	1382.88	678.68	833.99	985.04	1114.82	1476.49
83	570.17	689.31	808.45	906.32	1212.68	676.55	827.60	978.66	1106.31	1465.86	719.10	880.79	1040.35	1176.51	1559.47
84	610.60	740.37	868.03	972.27	1299.91	716.97	878.66	1038.23	1172.26	1553.08	759.52	931.85	1099.92	1242.47	1646.69
85	657.40	797.82	933.98	1046.74	1399.90	763.78	936.11	1104.18	1246.72	1653.08	806.33	989.29	1165.88	1316.93	1746.69
86	710.59	859.52	1006.31	1129.71	1510.53	816.96	997.80	1176.51	1329.70	1763.71	859.52	1050.99	1238.21	1399.90	1857.32
87	765.90	927.60	1087.16	1216.94	1629.67	872.28	1065.88	1257.36	1416.92	1882.85	914.83	1119.07	1319.06	1487.13	1976.46
88	825.47	999.93	1170.13	1312.68	1755.20	931.85	1138.22	1340.33	1512.66	2008.37	974.40	1191.41	1402.03	1582.87	2101.98
89	887.17	1076.52	1259.49	1412.67	1889.23	993.55	1214.81	1429.69	1612.65	2142.41	1036.10	1268.00	1491.39	1682.86	2236.02
90	955.25	1155.24	1353.10	1516.92	2029.65	1061.63	1293.53	1523.30	1716.90	2282.82	1104.18	1346.72	1585.00	1787.11	2376.43
91	1023.33	1238.21	1450.96	1625.42	2176.45	1129.71	1376.50	1621.16	1825.41	2429.62	1172.26	1429.69	1682.86	1895.61	2523.23
92	1093.54	1325.44	1550.96	1738.18	2325.37	1199.92	1463.73	1721.16	1938.16	2578.55	1242.47	1516.92	1782.86	2008.37	2672.16
93	1168.00	1414.80	1657.33	1857.32	2484.93	1274.38	1553.08	1827.53	2057.30	2738.11	1316.93	1606.27	1889.23	2127.51	2831.72
94	1248.85	1512.66	1770.09	1984.97	2655.14	1355.23	1650.95	1940.29	2184.96	2908.31	1397.78	1704.14	2001.99	2255.16	3001.92
95	1336.08	1619.04	1895.61	2125.39	2842.36	1442.45	1757.33	2065.81	2325.37	3095.53	1485.00	1810.51	2127.51	2395.58	3189.14

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

Appendix B1

Union Security Insurance Company

6060-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	26.01	29.30	31.99	37.58	54.31	92.07	105.31	122.96	136.41	274.15	293.06	369.20	402.77	452.88	667.65
30	28.93	30.82	33.95	39.69	67.20	96.41	110.09	124.57	138.36	283.91	297.25	373.35	408.54	458.62	667.65
31	30.55	31.59	35.15	40.99	68.17	103.15	116.92	131.05	145.58	299.14	298.87	374.31	409.50	460.21	667.65
32	32.11	32.88	36.95	42.62	72.37	103.51	116.92	137.60	152.41	303.92	299.84	375.92	411.11	461.17	667.65
33	33.02	34.38	39.22	45.17	74.31	108.20	124.14	143.78	159.34	314.38	300.49	376.88	412.07	462.77	667.65
34	34.51	36.72	41.71	48.15	77.85	108.58	130.64	148.95	165.90	327.35	301.46	377.43	413.06	463.73	667.65
35	35.98	38.40	44.93	52.10	81.15	112.37	135.81	148.95	172.57	328.20	303.08	377.43	413.06	463.79	667.65
36	37.44	41.61	47.40	55.50	84.45	119.60	139.03	149.45	176.80	340.05	303.48	377.43	413.06	463.79	667.65
37	38.87	44.08	50.40	59.74	95.05	123.06	146.26	158.99	180.34	349.67	303.48	377.43	413.06	463.79	667.65
38	41.16	45.59	54.21	63.25	95.05	123.06	149.83	162.26	184.03	361.23	303.48	377.43	413.06	463.79	667.65
39	42.58	47.97	56.53	67.33	95.55	126.34	152.97	165.14	193.99	377.68	303.48	377.43	413.06	463.79	667.65
40	46.45	50.30	58.28	67.08	96.99	131.32	158.12	166.33	195.11	386.40	318.28	375.22	412.76	463.53	708.12
41	49.45	53.25	62.21	70.26	101.79	135.72	162.73	171.83	201.38	403.18	322.81	379.73	420.05	471.68	708.12
42	49.45	55.69	65.83	74.06	114.10	137.91	166.83	177.33	213.87	421.11	327.38	383.32	427.42	479.26	708.12
43	52.35	58.48	66.51	76.24	115.54	142.30	171.32	188.79	219.71	439.47	331.99	387.88	434.84	486.59	708.12
44	55.91	59.12	70.30	80.79	117.83	151.11	180.04	198.79	230.48	461.18	333.83	389.78	442.18	494.95	708.12
45	59.49	60.25	72.33	79.72	126.47	162.58	181.68	207.66	236.53	484.33	340.78	387.73	441.89	494.80	758.70
46	60.26	60.89	76.90	82.05	127.80	163.32	192.25	219.56	242.80	516.47	345.49	392.30	449.38	498.12	758.70
47	64.12	64.34	77.69	83.00	129.90	169.67	196.49	226.20	255.59	539.55	350.25	396.53	458.57	498.12	758.70
48	67.38	66.58	81.38	87.82	142.71	174.14	200.70	238.21	268.43	570.13	353.16	396.53	459.10	498.12	758.70
49	70.44	69.65	85.68	90.57	151.85	184.64	210.86	244.41	274.83	586.73	353.16	396.53	459.10	498.12	758.70
50	73.28	69.23	84.96	93.50	152.61	185.46	208.99	256.57	300.92	596.59	353.37	395.20	464.89	499.62	839.63
51	77.05	75.24	89.66	99.93	169.75	197.65	215.62	269.91	304.13	621.04	359.05	409.26	462.49	511.09	890.21
52	76.32	80.11	94.57	104.58	186.97	205.00	233.15	278.53	319.61	657.80	362.32	406.11	460.27	516.11	930.67
53	83.98	84.46	102.74	115.84	216.16	223.52	246.02	297.73	333.59	683.92	365.52	409.98	471.35	520.80	950.90
54	88.95	93.82	109.67	121.32	235.79	230.12	259.11	304.99	354.06	720.22	368.48	428.67	481.89	525.18	991.37
55	91.81	97.69	118.28	128.34	260.23	243.82	277.00	324.67	362.33	744.81	371.25	431.72	486.22	529.30	1041.95
56	100.65	105.83	126.73	141.31	283.64	251.32	285.13	333.25	382.44	775.84	381.30	436.00	491.55	535.62	1088.98
57	105.81	109.06	134.25	143.89	300.43	255.33	289.11	338.19	375.14	791.39	384.50	422.62	484.81	530.24	1092.81
58	107.90	120.26	146.30	156.90	307.97	255.85	298.24	351.51	389.34	806.94	374.94	434.45	490.87	535.90	1107.13
59	111.86	124.73	153.41	164.48	330.37	267.94	303.27	350.07	386.69	803.79	378.10	434.38	491.67	537.55	1104.39
60	114.38	133.22	161.47	177.03	344.71	268.17	312.64	355.61	399.67	820.92	381.91	439.96	492.39	539.02	1118.15
61	123.65	143.21	173.40	188.45	369.37	271.80	326.23	368.88	408.69	846.87	388.34	453.98	510.30	554.47	1124.16
62	130.05	151.77	181.12	198.06	405.11	274.13	345.10	384.24	415.73	848.53	388.77	473.27	525.40	555.39	1123.55
63	147.77	165.11	196.39	212.91	426.04	292.52	351.45	392.37	429.93	844.03	405.38	489.56	549.74	570.68	1137.74
64	155.48	173.49	202.94	229.51	480.15	296.90	359.44	417.76	442.79	857.56	407.00	503.56	558.81	583.78	1151.32
65	167.04	184.47	217.24	245.56	507.18	309.98	372.07	429.24	459.96	864.15	412.13	520.25	574.23	598.22	1159.12
66	185.80	209.67	241.17	277.53	537.71	340.07	425.19	473.69	511.18	957.61	448.99	561.50	624.90	662.69	1253.40
67	212.94	239.72	273.68	304.34	585.62	386.38	480.00	537.13	567.39	1068.52	491.27	614.07	686.43	722.88	1364.73
68	237.90	268.63	304.09	342.41	631.82	429.77	539.20	595.45	649.85	1182.24	531.42	652.57	733.36	796.61	1474.92
69	265.51	297.54	342.16	376.64	649.55	475.36	594.54	670.20	724.01	1287.32	583.25	691.25	792.83	864.39	1558.61
70	284.94	324.05	371.82	415.33	674.91	508.62	650.07	708.67	804.29	1388.78	604.85	723.66	828.37	925.40	1607.47
71	307.00	348.47	388.19	450.98	688.27	526.42	661.53	755.87	867.09	1390.86	615.52	750.87	871.54	980.17	1587.97
72	333.49	375.74	417.99	487.30	712.42	533.69	670.01	772.15	870.56	1377.79	616.22	753.23	885.70	999.26	1559.88
73	359.74	402.51	446.59	529.73	734.33	539.09	671.52	773.62	878.64	1359.45	618.78	752.62	882.14	1001.16	1531.04
74	400.15	442.31	482.88	589.75	763.78	545.37	679.71	780.94	887.43	1343.55	618.67	755.12	880.98	1003.60	1501.98
75	412.01	486.94	532.57	646.18	803.21	554.29	682.75	797.35	898.13	1328.16	621.45	755.85	892.20	1004.84	1490.00
76	428.42	515.19	601.96	672.46	925.07	564.00	696.87	810.75	916.50	1331.36	625.23	764.65	900.23	1016.82	1492.48
77	453.82	550.16	638.90	720.02	980.89	588.19	726.45	846.79	963.41	1364.81	647.73	793.55	932.99	1057.22	1512.85
78	485.49	588.84	687.38	771.50	1045.49	617.68	764.04	896.48	1016.65	1408.72	676.23	829.18	978.19	1110.38	1531.78
79	512.59	621.46	725.79	816.52	1098.65	644.14	791.69	932.19	1059.20	1425.26	699.03	857.34	1011.57	1149.93	1539.17
80	529.75	642.51	753.14	844.62	1127.58	657.40	806.33	953.13	1080.78	1427.56	706.33	868.03	1027.59	1165.88	1540.32
81	574.43	695.70	816.96	919.09	1225.45	702.08	859.52	1016.95	1155.24	1525.43	751.01	921.21	1091.41	1240.34	1638.18
82	619.11	751.01	880.79	989.29	1321.19	746.76	914.83	1080.78	1225.45	1621.16	795.69	976.53	1155.24	1310.55	1733.92
83	663.78	804.20	944.62	1061.63	1416.92	791.43	968.02	1144.60	1297.78	1716.90	840.37	1029.72	1219.06	1382.88	1829.66
84	712.72	863.77	1014.82	1140.35	1521.17	840.37	1027.59	1214.81	1376.50	1821.15	889.30	1089.29	1289.27	1461.60	1933.91
85	765.90	929.72	1091.41	1225.45	1636.06	893.56	1093.54	1291.40	1461.60	1936.04	942.49	1155.24	1365.86	1546.70	2048.79
86	827.60	1004.19	1176.51	1321.19	1765.84	955.25	1168.00	1376.50	1557.34	2065.81	1004.19	1229.70	1450.96	1642.44	2178.57
87	893.56	1080.78	1270.13	1427.56	1904.12	1021.21	1244.59	1470.11	1663.71	2204.10	1070.14	1306.29	1544.57	1748.82	2316.86
88	961.64	1165.88	1367.99	1538.19	2053.05	1089.29	1329.70	1567.98	1774.35	2353.03	1138.22	1391.39	1642.44	1859.45	2465.79
89	1033.97	1255.23	1472.24	1655.20	2208.36	1161.62	1419.05	1672.23	1891.36	2508.34	1210.55	1480.75	1746.69	1976.46	2621.10
90	1112.69	1348.84	1582.87	1778.60	2372.18	1240.34	1512.66	1782.86	2014.75	2672.16	1289.27	1574.36	1857.32	2099.86	2784.91
91	1191.41	1444.58	1695.63	1904.12	2542.38	1319.06	1608.40	1895.61	2140.28	2842.36	1367.99	1670.10	1970.08	2225.38	2955.12
92	1274.38	1546.70	1814.77	2036.03	2718.96	1402.03	1710.52	2014.75	2272.18	3018.94	1450.96	1772.22	2089.22	2357.28	3131.70
93	1361.61	1650.95	1936.04	2176.45	2906.18	1489.26	1814.77	2136.02	2412.60	3206.16	1538.19	1876.47	2210.49	2497.70	3318.92
94	1455.22	1765.84	2070.07	2325.37	3104.04	1582.87	1929.65	2270.06	2561.53	3404.02	1631.80	1991.35	2344.52	2646.63	3516.78
95	1557.34	1887.10	2214.74	2489.19	3321.05	1684.99	2050.92	2414.73	2725.34	3621.03	1733.92	2112.62	2489.19	2810.44	3733.78

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

Appendix B1

Union Security Insurance Company

6060-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	26.01	26.04	30.39	32.89	49.05	88.06	94.42	112.11	122.42	247.27	273.52	330.34	366.15	407.59	596.84
30	28.93	27.40	32.25	34.73	60.70	92.22	98.70	113.57	124.17	256.08	277.44	334.05	371.40	412.76	596.84
31	30.55	28.08	33.39	35.87	61.57	98.66	104.82	119.48	130.65	269.81	278.94	334.91	372.27	414.19	596.84
32	32.11	29.23	35.10	37.29	65.36	99.01	104.82	125.46	136.78	274.12	279.85	336.35	373.73	415.06	596.84
33	33.02	30.56	37.26	39.52	67.12	103.49	111.30	131.10	143.00	283.56	280.45	337.21	374.61	416.49	596.84
34	34.51	32.64	39.62	42.13	70.31	103.86	117.12	135.81	148.88	295.26	281.36	337.70	375.51	417.36	596.84
35	35.98	34.14	42.68	45.59	73.29	107.48	121.76	135.81	154.87	296.03	282.87	337.70	375.51	417.41	596.84
36	37.44	36.99	45.03	48.56	76.28	114.40	124.65	136.26	158.67	306.71	283.25	337.70	375.51	417.41	596.84
37	38.87	39.18	47.88	52.28	85.85	117.71	131.13	144.96	161.85	315.39	283.25	337.70	375.51	417.41	596.84
38	41.16	40.52	51.50	55.34	85.85	117.71	134.33	147.94	165.15	325.81	283.25	337.70	375.51	417.41	596.84
39	42.58	42.64	53.70	58.91	86.31	120.85	137.15	150.57	174.09	340.65	283.25	337.70	375.51	417.41	596.84
40	40.65	45.00	52.99	59.03	88.17	120.81	142.82	152.47	171.32	350.62	279.70	337.70	368.85	419.80	637.31
41	43.27	47.64	56.56	61.83	92.54	124.86	146.98	157.51	176.82	365.85	283.68	341.76	375.37	427.18	637.31
42	43.27	49.83	59.84	65.18	103.73	126.87	150.68	162.56	187.79	382.12	287.70	344.98	381.95	434.05	637.31
43	45.80	52.32	60.47	67.09	105.03	130.92	154.74	173.06	192.92	398.78	291.75	349.10	388.58	440.68	637.31
44	48.92	52.90	63.91	71.09	107.12	139.02	162.62	182.23	202.37	418.48	293.36	350.81	395.14	448.25	637.31
45	52.49	54.23	63.29	73.59	112.02	144.51	159.65	186.36	214.53	425.88	301.83	350.81	397.70	450.62	677.77
46	53.17	54.80	67.29	75.74	113.19	145.17	168.94	197.04	220.22	454.13	306.01	354.94	404.45	453.64	677.77
47	56.57	57.91	67.98	76.61	115.05	150.82	172.67	203.00	231.81	474.43	310.22	358.76	412.72	453.64	677.77
48	59.45	59.92	71.21	81.07	126.40	154.79	176.37	213.78	243.46	501.32	312.80	358.76	413.19	453.64	677.77
49	62.15	62.69	74.97	83.60	134.49	164.12	185.30	219.34	249.26	515.91	312.80	358.76	413.19	453.64	677.77
50	65.57	62.93	78.43	81.04	136.96	166.91	191.57	232.70	258.79	523.16	317.12	353.16	415.08	444.11	748.58
51	69.34	65.84	83.02	90.26	149.54	172.94	198.60	245.92	274.31	557.11	324.02	360.15	414.64	456.89	789.05
52	72.50	70.49	84.79	95.08	165.72	186.36	209.83	243.71	290.01	584.71	336.44	366.30	414.24	463.75	819.39
53	76.35	77.96	89.48	102.60	197.36	204.36	222.59	256.86	298.47	620.09	332.29	379.04	418.97	462.93	859.86
54	77.35	83.77	99.39	108.21	211.23	199.02	230.32	275.66	313.43	638.17	320.42	383.55	430.78	469.16	890.21
55	80.33	87.59	107.84	118.21	234.71	218.16	247.53	295.16	327.82	672.15	324.84	380.50	436.90	475.01	930.67
56	89.03	95.59	109.61	124.49	257.38	232.47	250.91	293.71	337.45	704.50	336.44	386.77	430.95	477.54	978.07
57	94.47	99.14	120.48	130.81	269.88	231.57	261.31	300.00	342.99	714.81	341.78	383.00	433.78	469.29	977.78
58	93.52	104.01	129.29	140.56	274.29	222.48	261.61	309.54	353.00	710.11	334.77	384.08	436.33	477.65	980.08
59	101.37	111.94	136.74	148.67	292.07	235.13	277.57	310.63	352.86	712.80	346.05	386.77	440.22	482.70	984.53
60	104.29	117.36	144.99	158.06	307.45	237.23	273.56	317.68	357.85	733.75	345.53	383.55	438.28	482.01	988.51
61	110.28	127.29	153.77	169.60	331.97	242.67	283.68	327.89	368.71	755.88	342.65	404.75	453.02	495.06	1001.80
62	120.05	135.96	161.71	176.05	366.06	250.90	303.13	344.03	369.06	762.35	356.37	425.41	469.83	494.20	1008.31
63	127.15	148.93	173.47	190.67	382.95	256.52	319.91	349.72	388.59	752.29	348.94	438.03	486.49	512.26	1015.84
64	138.58	157.42	180.74	207.20	430.13	262.97	320.92	367.63	399.69	765.47	363.40	454.19	498.28	524.12	1030.46
65	150.00	171.74	192.41	223.53	454.05	276.47	342.81	381.54	414.72	773.47	366.34	472.52	511.91	537.59	1034.29
66	168.60	190.31	216.11	245.63	481.60	310.68	386.53	425.52	454.38	854.82	403.17	504.88	558.89	584.96	1118.06
67	191.65	216.42	244.70	272.30	521.57	343.45	431.56	483.00	505.63	958.37	440.77	548.44	611.14	644.39	1212.45
68	216.27	238.41	271.74	303.64	564.60	389.90	480.79	532.55	577.19	1054.58	476.45	579.04	650.42	709.03	1316.89
69	233.22	267.45	303.06	338.01	578.77	418.14	531.49	593.36	646.29	1149.20	510.34	619.90	702.34	772.96	1387.96
70	253.67	288.04	333.36	367.78	601.21	452.58	577.84	629.93	709.43	1236.89	538.62	641.82	740.96	818.93	1424.68
71	276.64	310.45	348.76	401.22	613.38	473.37	590.36	675.03	769.39	1232.47	549.86	665.17	778.73	868.61	1407.18
72	300.14	332.62	373.83	435.20	635.49	476.92	592.55	688.88	779.72	1224.70	547.75	666.17	791.08	893.27	1386.56
73	320.85	360.46	397.92	472.21	653.09	479.58	600.08	689.61	780.62	1208.40	548.46	668.61	784.13	889.14	1357.79
74	358.20	392.18	432.64	523.21	678.91	487.28	600.91	697.04	787.39	1192.63	553.89	671.22	787.39	887.43	1333.87
75	370.52	437.38	472.80	578.01	717.94	495.01	613.57	708.43	800.32	1185.74	553.06	672.86	791.42	895.17	1327.39
76	382.33	458.25	534.17	599.25	824.76	501.63	617.31	718.56	816.17	1185.74	557.27	677.88	797.19	902.94	1327.31
77	405.65	489.31	567.91	638.90	872.19	524.81	647.16	750.45	854.40	1212.56	576.61	704.81	826.51	938.06	1342.93
78	432.62	523.95	610.47	684.97	930.95	550.38	679.41	795.53	901.28	1254.99	601.62	735.45	867.63	983.00	1361.30
79	455.89	551.15	646.41	723.52	975.31	571.56	700.69	830.12	938.99	1263.82	619.59	759.81	898.17	1016.11	1364.58
80	470.18	570.17	668.04	748.88	999.93	582.94	714.84	844.62	957.38	1265.87	625.49	770.16	910.58	1031.84	1363.74
81	510.60	619.11	725.48	814.84	1087.16	623.36	763.78	902.07	1023.33	1353.10	665.91	819.09	968.02	1097.80	1450.96
82	548.90	665.91	778.67	874.41	1170.13	661.66	810.58	955.25	1082.90	1436.07	704.21	865.90	1021.21	1157.37	1533.94
83	589.32	714.84	838.24	940.36	1255.23	702.08	859.52	1014.82	1148.86	1521.17	744.63	914.83	1080.78	1223.32	1619.04
84	634.00	765.90	897.81	1006.31	1346.72	746.76	910.58	1074.39	1214.81	1612.65	789.31	965.89	1140.35	1289.27	1710.52
85	680.80	825.47	968.02	1085.03	1450.96	793.56	970.15	1144.60	1293.53	1716.90	836.11	1025.46	1210.55	1367.99	1814.77
86	736.12	889.30	1042.48	1170.13	1563.72	848.88	1033.97	1219.06	1378.63	1829.66	891.43	1089.29	1285.02	1453.09	1927.53
87	793.56	959.51	1125.45	1261.62	1687.12	906.32	1104.18	1302.04	1470.11	1953.06	948.87	1159.49	1367.99	1544.57	2050.92
88	855.26	1033.97	1212.68	1359.48	1819.02	968.02	1178.64	1389.27	1567.98	2084.96	1010.57	1233.96	1455.22	1642.44	2182.83
89	921.21	1114.82	1306.29	1465.86	1957.31	1033.97	1259.49	1482.88	1674.35	2223.25	1076.52	1314.80	1548.83	1748.82	2321.12
90	987.17	1197.79	1402.03	1574.36	2104.11	1099.92	1342.46	1578.61	1782.86	2370.05	1142.47	1397.78	1644.57	1857.32	2467.91
91	1059.50	1282.89	1502.02	1687.12	2253.04	1172.26	1427.56	1678.61	1895.61	2518.98	1214.81	1482.88	1744.56	1970.08	2616.84
92	1131.84	1370.12	1606.27	1802.00	2410.47	1244.59	1514.79	1782.86	2010.50	2676.41	1287.15	1570.10	1848.81	2084.96	2774.28
93	1210.55	1465.86	1716.90	1925.40	2574.29	1323.31	1610.53	1893.49	2133.90	2840.23	1365.86	1665.84	1959.44	2208.36	2938.10
94	1293.53	1565.85	1833.92	2057.30	2753.00	1406.29	1710.52	2010.50	2265.80	3018.94	1448.84	1765.84	2076.45	2340.26	3116.81
95	1382.88	1674.35	1961.57	2201.98	2944.48	1495.64	1819.02	2138.15	2410.47	3210.42	1538.19	1874.34	2204.10	2484.93	3308.28

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

Appendix B1

Union Security Insurance Company

6060-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	22.29	22.79	27.19	31.32	45.55	76.06	83.52	101.26	115.42	225.77	244.22	291.47	329.54	371.36	546.26
30	24.79	23.97	28.85	33.08	56.36	79.64	87.31	102.58	117.07	233.81	247.71	294.75	334.26	376.07	546.26
31	26.18	24.57	29.88	34.16	57.18	85.21	92.73	107.92	123.18	246.35	249.06	295.51	335.05	377.38	546.26
32	27.52	25.58	31.41	35.52	60.70	85.51	92.73	113.32	128.97	250.29	249.86	296.78	336.36	378.16	546.26
33	28.30	26.74	33.34	37.64	62.32	89.38	98.45	118.41	134.83	258.90	250.40	297.54	337.15	379.47	546.26
34	29.58	28.56	35.45	40.13	65.29	89.69	103.61	122.67	140.37	269.58	251.21	297.97	337.96	380.26	546.26
35	30.84	29.87	38.19	43.42	68.06	92.83	107.71	122.67	146.02	270.28	252.56	297.97	337.96	380.31	546.26
36	32.09	32.36	40.29	46.25	70.83	98.80	110.27	123.07	149.60	280.04	252.90	297.97	337.96	380.31	546.26
37	33.32	34.28	42.84	49.79	79.72	101.65	116.00	130.93	152.60	287.96	252.90	297.97	337.96	380.31	546.26
38	35.28	35.46	46.08	52.71	79.72	101.65	118.83	133.63	155.72	297.48	252.90	297.97	337.96	380.31	546.26
39	36.50	37.31	48.05	56.11	80.14	104.37	121.32	136.00	164.14	311.03	252.90	297.97	337.96	380.31	546.26
40	37.74	39.71	47.69	53.66	79.35	110.31	122.42	133.99	157.04	314.84	260.41	300.18	333.72	376.07	576.61
41	40.18	42.04	50.90	56.21	83.28	114.00	125.98	138.42	162.08	328.51	264.12	303.79	339.62	382.68	576.61
42	40.18	43.97	53.86	59.25	93.36	115.84	129.16	142.85	172.14	343.13	267.86	306.65	345.57	388.83	576.61
43	42.53	46.17	54.42	60.99	94.53	119.53	132.63	152.08	176.84	358.09	271.63	310.31	351.58	394.78	576.61
44	45.43	46.67	57.52	64.63	96.41	126.93	139.38	160.14	185.51	375.78	273.13	311.83	357.50	401.56	576.61
45	48.99	48.20	57.26	64.39	104.79	138.49	143.14	165.06	192.53	392.47	272.62	313.88	353.51	397.61	606.96
46	49.63	48.71	60.88	66.27	105.89	139.12	151.47	174.52	197.63	418.52	276.40	317.58	359.51	400.27	606.96
47	52.80	51.47	61.50	67.04	107.63	144.53	154.81	179.80	208.04	437.22	280.20	321.00	366.86	400.27	606.96
48	55.49	53.27	64.42	70.94	118.25	148.34	158.12	189.34	218.49	462.00	282.53	321.00	367.28	400.27	606.96
49	58.01	55.72	67.83	73.15	125.81	157.28	166.14	194.27	223.70	475.45	282.53	321.00	367.28	400.27	606.96
50	57.85	56.64	68.63	74.80	121.31	148.37	168.35	208.84	234.72	468.09	280.88	319.52	365.27	396.52	667.65
51	61.64	62.70	73.06	83.81	133.37	154.41	181.58	215.93	250.46	493.18	280.23	327.41	366.80	410.42	708.12
52	64.87	64.08	78.26	85.57	152.97	167.73	192.35	220.50	260.42	529.90	293.31	326.48	375.88	418.87	738.47
53	68.71	68.22	82.85	92.67	173.87	178.82	199.16	233.51	269.21	547.14	299.06	332.63	381.57	419.53	768.81
54	73.48	73.71	89.11	98.37	191.58	186.58	207.29	246.34	284.41	583.47	296.39	338.43	379.67	427.15	799.16
55	76.51	80.85	93.93	104.70	209.20	198.91	223.96	259.74	293.31	608.57	301.64	343.92	380.52	420.72	839.63
56	77.42	85.35	102.76	111.03	231.11	201.05	222.40	271.12	298.08	624.24	299.06	344.58	390.54	419.46	877.23
57	83.14	89.23	106.71	117.73	244.42	201.89	233.51	267.28	305.47	638.22	299.06	343.38	389.13	420.53	881.92
58	86.32	94.26	115.68	124.21	245.42	205.79	235.45	278.06	311.47	637.48	294.60	346.30	393.91	425.23	880.26
59	90.88	99.14	123.40	132.85	263.34	213.26	241.59	281.05	314.19	644.55	301.20	345.12	388.77	433.33	881.80
60	90.83	104.67	128.52	142.26	274.84	206.29	244.25	279.75	320.67	653.83	303.10	344.07	389.58	430.18	883.18
61	100.26	114.56	140.69	150.76	294.56	213.55	260.04	296.01	328.73	671.89	314.10	361.00	411.36	440.61	894.74
62	103.38	120.15	145.54	160.33	327.02	218.38	270.48	308.28	335.13	682.80	307.78	372.23	419.31	447.13	900.28
63	116.84	132.74	157.11	171.60	339.87	229.52	279.36	315.60	347.25	672.78	318.15	391.65	437.84	458.34	900.71
64	125.06	141.36	161.72	184.89	385.12	237.52	286.69	330.03	352.67	684.89	324.63	399.88	442.39	464.46	915.96
65	136.36	152.66	173.79	198.34	405.75	251.34	305.18	341.80	369.48	688.12	329.70	420.02	458.49	476.96	915.41
66	151.39	170.96	194.19	223.30	434.84	272.90	343.58	377.35	408.95	768.25	361.94	452.97	497.28	527.70	1000.37
67	170.35	196.44	218.94	246.68	466.67	304.81	387.52	428.87	455.45	853.72	390.26	492.19	540.29	578.30	1077.73
68	191.04	218.26	242.63	274.57	506.35	345.59	431.36	473.84	520.69	943.57	421.47	523.89	584.95	633.95	1176.42
69	211.69	237.37	270.47	302.60	520.48	374.13	472.93	529.33	580.85	1027.65	460.22	548.54	624.78	685.69	1245.75
70	225.87	258.58	298.10	332.90	539.15	400.86	519.16	563.62	639.31	1106.69	476.82	572.90	657.70	737.04	1279.52
71	242.90	278.77	312.37	360.79	549.19	416.24	527.55	602.27	692.05	1103.78	484.21	595.80	694.00	780.95	1260.60
72	270.13	298.74	332.62	389.23	568.60	423.93	534.46	609.40	696.45	1094.13	490.69	594.25	700.24	794.86	1239.90
73	288.44	321.41	357.84	423.78	584.34	427.07	535.78	619.60	700.11	1077.76	488.69	595.10	703.61	794.63	1208.71
74	319.47	353.85	387.98	471.80	608.68	435.65	541.80	622.81	706.72	1067.48	492.34	600.23	703.49	797.07	1191.35
75	329.02	390.72	423.89	515.76	643.67	438.69	547.40	631.36	711.39	1059.88	490.62	601.72	705.46	797.35	1184.70
76	341.65	409.44	479.94	534.17	735.60	447.40	551.46	642.63	726.69	1054.98	497.46	601.96	713.13	802.61	1180.17
77	362.55	436.07	509.59	567.91	779.02	466.49	575.54	674.39	760.59	1082.06	515.65	626.22	737.77	834.11	1197.67
78	386.95	466.26	545.58	610.47	828.59	490.30	604.46	709.01	802.74	1113.87	534.24	653.73	771.50	877.25	1208.37
79	405.99	492.18	573.83	644.14	867.96	508.05	625.61	734.86	834.66	1123.14	551.50	675.89	798.37	904.97	1212.96
80	416.99	506.35	593.58	665.91	891.43	516.99	634.00	751.01	851.01	1127.58	555.28	682.93	808.45	916.96	1212.68
81	453.16	548.90	644.64	723.35	968.02	553.15	676.55	802.07	908.45	1204.17	591.45	725.48	859.52	974.40	1289.27
82	489.33	593.58	693.57	778.67	1042.48	589.32	721.23	851.01	963.76	1278.64	627.62	770.16	908.45	1029.72	1363.74
83	525.50	636.13	744.63	836.11	1116.94	625.49	763.78	902.07	1021.21	1353.10	663.78	812.71	959.51	1087.16	1438.20
84	561.66	680.80	799.94	897.81	1199.92	661.66	808.45	957.38	1082.90	1436.07	699.95	857.39	1014.82	1148.86	1521.17
85	606.34	733.99	861.64	965.89	1291.40	706.33	861.64	1019.08	1150.98	1527.55	744.63	910.58	1076.52	1216.94	1612.65
86	655.27	791.43	929.72	1042.48	1393.52	755.27	919.09	1087.16	1227.57	1629.67	793.56	968.02	1144.60	1293.53	1714.78
87	706.33	855.26	1002.06	1125.45	1502.02	806.33	982.91	1159.49	1310.55	1738.18	844.62	1031.84	1216.94	1376.50	1823.28
88	759.52	923.34	1078.65	1212.68	1621.16	859.52	1050.99	1236.08	1397.78	1857.32	897.81	1099.92	1293.53	1463.73	1942.42
89	816.96	991.42	1163.75	1304.17	1742.43	916.96	1119.07	1321.19	1489.26	1978.59	955.25	1168.00	1378.63	1555.21	2063.69
90	878.66	1065.88	1248.85	1402.03	1874.34	978.66	1193.53	1406.29	1587.12	2110.49	1016.95	1242.47	1463.73	1653.08	2195.59
91	942.49	1142.47	1338.21	1502.02	2008.37	1042.48	1270.13	1495.64	1687.12	2244.53	1080.78	1319.06	1553.08	1753.07	2329.63
92	1006.31	1221.19	1429.69	1606.27	2146.66	1106.31	1348.84	1587.12	1791.37	2382.81	1144.60	1397.78	1644.57	1857.32	2467.91
93	1076.52	1304.17	1527.55	1714.78	2293.46	1176.51	1431.82	1684.99	1899.87	2529.61	1214.81	1480.75	1742.43	1965.82	2614.71
94	1150.98	1393.52	1633.93	1831.79	2450.89	1250.98	1521.17	1791.37	2016.88	2687.05	1289.27	1570.10	1848.81	2082.83	2772.15
95	1231.83	1491.39	1748.82	1961.57	2623.22	1331.82	1619.04	1906.25	2146.66	2859.38	1370.12	1667.97	1963.69	2212.61	2944.48

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

Appendix B1

Union Security Insurance Company

6060-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	20.44	22.79	25.59	28.19	42.05	72.05	83.52	94.03	104.93	209.64	224.68	272.04	302.08	344.19	505.80
30	22.73	23.97	27.16	29.77	52.03	75.45	87.31	95.26	106.43	217.11	227.89	275.10	306.40	348.55	505.80
31	24.00	24.57	28.12	30.75	52.78	80.72	92.73	100.21	111.98	228.75	229.13	275.81	307.12	349.76	505.80
32	25.23	25.58	29.56	31.97	56.03	81.01	92.73	105.23	117.24	232.41	229.88	276.99	308.33	350.49	505.80
33	25.94	26.74	31.38	33.87	57.53	84.68	98.45	109.95	122.57	240.41	230.37	277.70	309.05	351.71	505.80
34	27.12	28.56	33.36	36.12	60.27	84.97	103.61	113.91	127.61	250.33	231.12	278.11	309.80	352.44	505.80
35	28.27	29.87	35.94	39.07	62.82	87.94	107.71	113.91	132.75	250.98	232.36	278.11	309.80	352.48	505.80
36	29.41	32.36	37.92	41.62	65.38	93.60	110.27	114.28	136.00	260.04	232.67	278.11	309.80	352.48	505.80
37	30.54	34.28	40.32	44.81	73.58	96.30	116.00	121.58	138.72	267.39	232.67	278.11	309.80	352.48	505.80
38	32.34	35.46	43.37	47.44	73.58	96.30	118.83	124.08	141.56	276.23	232.67	278.11	309.80	352.48	505.80
39	33.46	37.31	45.22	50.50	73.98	98.87	121.32	126.28	149.22	288.81	232.67	278.11	309.80	352.48	505.80
40	34.84	37.06	45.04	50.98	76.41	99.80	117.32	124.75	147.53	300.53	241.12	272.04	316.16	349.83	536.15
41	37.09	39.24	48.07	53.39	80.20	103.15	120.73	128.87	152.26	313.58	244.55	275.31	321.74	355.98	536.15
42	37.09	41.03	50.87	56.29	89.90	104.81	123.77	133.00	161.71	327.53	248.02	277.90	327.38	361.71	536.15
43	39.26	43.09	51.40	57.94	91.03	108.15	127.11	141.59	166.12	341.81	251.51	281.22	333.07	367.23	536.15
44	41.93	43.56	54.33	61.40	92.84	114.85	133.58	149.09	174.26	358.70	252.90	282.59	338.69	373.54	536.15
45	45.49	45.19	54.25	61.32	93.95	126.45	132.13	154.41	181.53	359.07	262.89	286.18	335.84	371.10	556.38
46	46.08	45.67	57.68	63.12	94.93	127.03	139.82	163.26	186.34	382.90	266.52	289.56	341.53	373.59	556.38
47	49.03	48.26	58.27	63.85	96.49	131.96	142.90	168.20	196.15	400.01	270.19	292.67	348.52	373.59	556.38
48	51.52	49.94	61.03	67.56	106.01	135.44	145.96	177.13	206.01	422.68	272.44	292.67	348.92	373.59	556.38
49	53.86	52.24	64.26	69.67	112.80	143.61	153.36	181.74	210.91	434.99	272.44	292.67	348.92	373.59	556.38
50	54.00	53.49	65.36	68.57	117.39	142.18	156.74	196.90	216.67	449.74	253.70	294.30	340.37	372.73	627.19
51	53.93	56.43	69.74	77.37	125.29	142.06	164.56	203.93	232.57	465.78	253.96	302.85	342.88	387.19	647.42
52	57.24	60.88	71.74	79.23	140.23	149.09	180.69	208.89	242.66	484.22	267.43	310.56	345.20	381.47	687.89
53	61.08	64.97	76.23	86.05	164.47	159.66	187.45	216.00	251.65	510.66	265.83	309.42	351.64	383.36	718.23
54	65.75	67.01	85.68	91.81	181.75	167.93	190.02	234.61	261.19	547.00	272.36	308.34	365.07	392.14	748.58
55	68.86	74.11	90.45	97.94	193.89	179.66	206.28	242.03	270.31	563.15	270.70	314.65	366.43	393.58	768.81
56	77.42	78.52	92.48	104.30	215.36	194.77	210.99	242.88	281.21	588.57	284.11	316.45	356.88	393.65	806.65
57	75.58	82.62	103.27	107.92	224.05	184.07	216.83	256.37	284.04	595.67	277.70	316.97	363.61	390.06	814.82
58	79.13	87.76	105.47	117.68	230.98	189.10	214.52	251.83	290.71	597.14	274.51	321.11	357.55	396.10	816.74
59	83.89	92.75	113.39	120.20	244.19	196.85	226.17	256.39	285.19	591.47	281.97	321.32	360.18	389.45	813.31
60	84.10	98.33	118.63	129.61	256.20	195.97	229.59	260.78	292.78	610.24	278.85	321.51	362.53	388.72	818.36
61	90.23	105.02	127.60	138.19	275.86	198.99	236.40	268.69	302.07	629.90	279.83	333.65	374.91	401.00	825.91
62	100.04	113.83	135.84	147.76	302.61	204.44	256.49	285.94	309.67	629.77	291.58	350.96	394.05	414.19	828.26
63	106.53	123.03	144.02	158.89	315.94	211.51	261.33	290.01	322.45	623.85	292.49	360.73	398.92	417.90	832.99
64	114.92	131.72	152.20	172.13	355.11	216.31	265.30	309.14	329.15	633.09	300.41	375.20	414.45	430.37	839.63
65	126.13	143.12	161.37	185.75	376.77	230.39	284.28	317.95	343.09	640.11	302.23	391.38	422.88	440.58	850.02
66	141.07	158.06	178.53	207.35	402.11	256.10	317.82	349.25	378.65	708.74	329.87	419.94	457.67	486.79	923.87
67	159.71	179.79	202.84	227.45	430.07	283.34	356.69	395.56	416.86	782.11	362.71	454.69	500.43	532.86	995.73
68	176.62	201.47	226.45	251.96	470.50	319.01	399.91	440.29	480.32	876.96	393.99	482.53	541.29	583.90	1088.63
69	193.75	220.65	250.92	280.07	483.00	347.72	436.90	486.64	531.76	950.30	419.21	508.40	577.39	631.67	1149.05
70	208.49	238.95	275.66	307.54	496.49	370.69	478.53	522.18	589.82	1019.89	441.50	529.82	607.75	679.72	1172.00
71	226.04	259.76	288.11	332.79	509.96	387.68	489.87	557.81	635.06	1024.58	451.38	554.99	641.55	717.20	1162.88
72	250.12	277.18	309.08	358.58	525.12	393.65	491.85	567.76	639.68	1008.58	452.65	552.62	647.25	734.30	1137.69
73	265.76	297.38	332.08	390.48	540.59	395.56	492.92	574.09	644.10	996.11	450.02	549.59	651.10	731.62	1120.08
74	296.89	327.31	357.28	435.51	564.79	400.15	502.40	574.41	651.86	986.50	453.47	551.82	645.40	732.53	1103.64
75	305.31	361.56	391.28	477.23	594.16	406.09	502.28	583.93	658.04	977.07	454.94	554.29	652.11	738.07	1091.78
76	314.54	379.61	441.98	493.50	682.65	412.15	510.31	593.83	669.75	974.75	456.69	555.86	656.19	742.96	1093.08
77	334.66	403.11	469.03	524.81	719.49	428.47	529.49	621.15	699.74	995.06	472.46	578.05	679.46	768.20	1104.49
78	355.71	430.21	502.31	564.80	765.23	451.84	556.10	653.73	740.25	1028.19	490.93	603.26	711.41	807.55	1113.11
79	374.24	453.62	530.73	594.24	799.43	469.50	577.84	678.16	768.89	1035.50	506.11	623.73	734.86	832.39	1114.18
80	385.08	465.93	548.90	612.72	821.22	476.56	582.94	693.57	782.92	1036.10	512.73	629.74	746.76	842.50	1116.94
81	419.12	508.48	595.70	668.04	891.43	510.60	625.49	740.37	838.24	1106.31	546.77	672.29	793.56	897.81	1187.15
82	451.03	546.77	640.38	716.97	959.51	542.52	663.78	785.05	887.17	1174.39	578.68	710.59	838.24	946.74	1255.23
83	485.07	585.07	687.19	770.16	1031.84	576.56	702.08	831.86	940.36	1246.72	612.72	748.88	885.05	999.93	1327.57
84	519.11	629.74	738.25	825.47	1104.18	610.60	746.76	882.92	995.68	1319.06	646.76	793.56	936.11	1055.25	1399.90
85	559.54	678.68	793.56	889.30	1189.28	651.02	795.69	938.23	1059.50	1404.16	687.19	842.50	991.42	1119.07	1485.00
86	604.21	729.74	855.26	959.51	1285.02	695.70	846.75	999.93	1129.71	1499.90	731.86	893.56	1053.12	1189.28	1580.74
87	651.02	789.31	923.34	1033.97	1385.01	742.50	906.32	1068.01	1204.17	1599.89	778.67	953.13	1121.20	1263.74	1680.74
88	702.08	851.01	995.68	1114.82	1491.39	793.56	968.02	1140.35	1285.02	1706.27	829.73	1014.82	1193.53	1344.59	1787.11
89	753.14	914.83	1070.14	1199.92	1606.27	844.62	1031.84	1214.81	1370.12	1821.15	880.79	1078.65	1268.00	1429.69	1902.00
90	812.71	982.91	1150.98	1289.27	1725.41	904.19	1099.92	1295.66	1459.47	1940.29	940.36	1146.73	1348.84	1519.04	2021.14
91	870.15	1053.12	1233.96	1380.76	1850.94	961.64	1170.13	1378.63	1550.96	2065.81	997.80	1216.94	1431.82	1610.53	2146.66
92	929.72	1127.58	1319.06	1476.49	1976.46	1021.21	1244.59	1463.73	1646.69	2191.34	1057.37	1291.40	1516.92	1706.27	2272.18
93	993.55	1202.04	1408.41	1578.61	2112.62	1085.03	1319.06	1553.08	1748.82	2327.50	1121.20	1365.86	1606.27	1808.39	2408.34
94	1061.63	1285.02	1504.15	1687.12	2257.29	1153.11	1402.03	1648.82	1857.32	2472.17	1189.28	1448.84	1702.01	1916.89	2553.02
95	1136.09	1376.50	1610.53	1806.26	2416.85	1227.57	1493.51	1755.20	1976.46	2631.73	1263.74	1540.32	1808.39	2036.03	2712.58

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

Appendix B2

Union Security Insurance Company

6060-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	124.09	138.00	159.12	178.38	354.78	230.54	280.88	307.84	352.70	513.28
30	129.94	144.25	161.20	180.93	367.42	233.84	284.04	312.25	357.17	513.28
31	139.02	153.20	169.59	190.37	371.07	235.11	284.77	312.99	358.41	513.28
32	139.51	153.20	178.07	199.31	366.23	235.87	285.99	314.22	359.16	513.28
33	140.52	162.66	186.07	208.37	358.35	236.38	286.72	314.95	360.41	513.28
34	141.01	171.18	189.01	216.94	354.00	237.15	287.15	315.71	361.15	513.28
35	137.35	173.07	189.01	225.67	346.05	238.42	287.15	315.71	361.20	513.28
36	138.07	168.73	181.73	223.27	341.47	238.74	287.15	315.71	361.20	513.28
37	134.58	169.43	178.46	219.31	335.17	238.74	287.15	315.71	361.20	513.28
38	134.58	166.02	175.39	215.80	331.19	238.74	287.15	315.71	361.20	513.28
39	131.27	162.45	172.12	212.32	325.07	238.74	287.15	315.71	361.20	513.28
40	131.63	171.27	180.39	216.80	344.32	239.00	287.80	316.07	356.04	543.13
41	129.29	168.80	179.40	215.89	344.91	242.40	291.25	321.65	362.30	543.13
42	130.80	165.97	178.45	214.92	346.34	245.84	294.00	327.29	368.13	543.13
43	128.54	163.70	177.75	213.62	347.93	249.30	297.51	332.98	373.75	543.13
44	130.24	165.43	180.92	216.98	357.76	250.67	298.96	338.59	380.17	543.13
45	139.87	166.27	191.02	232.03	365.83	264.25	299.57	333.72	380.55	572.97
46	139.90	164.28	190.27	231.14	388.77	267.91	303.10	339.37	383.11	572.97
47	139.14	162.17	190.10	230.51	406.15	271.59	306.36	346.32	383.11	572.97
48	136.91	160.13	189.41	229.90	429.17	273.85	306.36	346.71	383.11	572.97
49	141.21	158.34	188.83	229.10	441.66	273.85	306.36	346.71	383.11	572.97
50	151.32	174.05	210.34	251.49	454.88	267.29	302.62	352.65	379.00	644.59
51	153.29	182.78	219.65	261.03	474.19	268.67	309.07	352.85	392.92	674.43
52	162.86	188.41	228.95	274.73	501.30	279.94	314.78	357.55	392.77	704.27
53	173.42	197.37	234.25	279.16	527.26	279.37	319.48	361.96	396.89	734.12
54	182.61	206.50	243.06	291.98	548.64	283.57	323.91	366.17	404.88	763.96
55	189.28	215.36	252.30	300.13	573.41	282.92	328.11	370.02	404.37	793.80
56	192.76	219.72	263.16	310.37	599.80	286.72	327.77	369.47	407.39	838.82
57	199.69	232.25	274.15	319.30	602.48	289.87	327.27	372.60	406.33	837.06
58	205.42	242.43	284.02	328.32	609.40	288.37	330.62	375.43	408.97	835.25
59	212.83	253.54	288.36	336.68	612.93	294.92	333.52	374.42	409.16	843.53
60	217.73	260.25	300.94	350.25	625.79	293.28	332.79	376.70	427.99	846.15
61	223.16	271.39	313.97	365.64	660.70	304.11	354.15	400.17	444.52	879.25
62	227.78	289.89	327.98	373.95	687.55	315.22	379.79	423.56	455.51	903.54
63	238.25	301.66	339.14	391.35	694.40	330.57	404.30	449.94	476.51	937.35
64	247.46	312.63	360.73	405.08	728.19	346.22	430.44	476.23	494.43	975.76
65	271.16	332.63	377.29	423.58	751.73	361.26	460.22	504.25	520.57	1014.05
66	308.91	384.56	423.54	472.55	859.97	407.05	510.93	558.99	590.60	1123.25
67	356.14	447.20	500.26	527.91	988.68	456.41	569.89	633.42	670.58	1256.64
68	414.99	516.96	569.03	622.15	1125.69	510.18	627.00	701.83	759.75	1407.17
69	465.76	582.92	656.45	713.11	1270.25	568.90	682.42	777.43	851.04	1537.33
70	518.79	664.10	720.50	814.41	1412.58	618.21	738.71	844.86	943.79	1632.48
71	557.92	698.49	796.04	911.03	1458.14	647.83	787.06	919.40	1031.12	1666.04
72	580.63	727.93	839.04	953.89	1499.04	673.27	819.90	963.46	1094.26	1700.57
73	608.89	761.79	878.15	994.42	1534.39	697.58	850.61	997.48	1132.11	1725.63
74	641.48	795.80	919.75	1042.77	1573.70	729.15	884.60	1039.84	1174.58	1764.70
75	677.15	837.58	970.95	1099.67	1625.85	760.68	923.39	1088.48	1228.38	1823.20
76	717.25	884.90	1031.87	1167.86	1697.83	796.58	970.55	1143.86	1295.84	1901.68
77	760.59	938.76	1097.78	1244.83	1767.18	838.24	1024.26	1206.80	1369.06	1959.58
78	802.74	988.89	1163.25	1317.07	1827.05	875.97	1071.92	1269.01	1437.24	1983.04
79	832.39	1023.73	1208.90	1372.20	1845.00	901.02	1106.83	1310.96	1487.87	1991.74
80	848.88	1040.35	1233.96	1399.90	1850.94	914.83	1121.20	1329.70	1508.41	1995.61
81	906.32	1112.69	1316.93	1495.64	1976.46	972.27	1193.53	1412.67	1604.14	2121.13
82	963.76	1180.77	1399.90	1587.12	2097.73	1029.72	1261.62	1495.64	1695.63	2242.40
83	1023.33	1253.11	1482.88	1678.61	2223.25	1089.29	1333.95	1578.61	1787.11	2367.92
84	1085.03	1329.70	1572.23	1780.73	2357.28	1150.98	1410.54	1667.97	1889.23	2501.96
85	1157.37	1414.80	1672.23	1893.49	2508.34	1223.32	1495.64	1767.96	2001.99	2653.01
86	1233.96	1508.41	1782.86	2016.88	2674.28	1299.91	1589.25	1878.59	2125.39	2818.95
87	1319.06	1610.53	1902.00	2153.04	2855.12	1385.01	1691.37	1997.73	2261.55	2999.79
88	1408.41	1719.03	2029.65	2295.59	3044.47	1474.37	1799.88	2125.39	2404.09	3189.14
89	1504.15	1833.92	2165.81	2446.64	3246.58	1570.10	1914.76	2261.55	2555.14	3391.26
90	1604.14	1955.18	2306.22	2606.20	3461.46	1670.10	2036.03	2401.96	2714.71	3606.13
91	1706.27	2080.71	2453.02	2772.15	3680.60	1772.22	2161.55	2548.76	2880.65	3825.27
92	1812.64	2210.49	2606.20	2942.35	3908.24	1878.59	2291.33	2701.94	3050.85	4052.91
93	1925.40	2346.65	2765.77	3121.06	4148.65	1991.35	2427.49	2861.50	3229.56	4293.32
94	2046.67	2493.44	2938.10	3314.66	4408.21	2112.62	2574.29	3033.83	3423.17	4552.88
95	2178.57	2653.01	3125.32	3525.29	4689.04	2244.53	2733.85	3221.05	3633.79	4833.71

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

Appendix B2

Union Security Insurance Company

6060-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	108.08	123.47	144.66	157.39	317.16	207.49	252.22	275.44	309.95	459.57
30	113.18	129.07	146.55	159.64	328.45	210.45	255.06	279.38	313.88	459.57
31	121.08	137.08	154.17	167.97	331.71	211.60	255.72	280.04	314.97	459.57
32	121.51	137.08	161.89	175.86	327.38	212.29	256.81	281.14	315.63	459.57
33	122.39	145.54	169.16	183.86	320.34	212.74	257.47	281.80	316.72	459.57
34	122.82	153.16	171.82	191.42	316.46	213.43	257.85	282.48	317.38	459.57
35	119.63	154.85	171.82	199.12	309.35	214.58	257.85	282.48	317.42	459.57
36	120.26	150.97	165.21	197.01	305.26	214.86	257.85	282.48	317.42	459.57
37	117.22	151.60	162.24	193.51	299.62	214.86	257.85	282.48	317.42	459.57
38	117.22	148.55	159.44	190.41	296.07	214.86	257.85	282.48	317.42	459.57
39	114.33	145.35	156.48	187.34	290.60	214.86	257.85	282.48	317.42	459.57
40	119.29	150.38	161.20	196.35	310.38	216.23	254.59	284.98	319.92	489.41
41	117.17	148.21	160.32	195.52	310.90	219.32	257.65	290.02	325.55	489.41
42	118.54	145.73	159.47	194.65	312.19	222.42	260.08	295.10	330.78	489.41
43	116.49	143.73	158.84	193.47	313.63	225.55	263.18	300.23	335.84	489.41
44	118.03	145.26	161.67	196.51	322.49	226.80	264.47	305.29	341.61	489.41
45	123.89	150.43	168.10	207.61	331.22	229.78	266.89	297.22	344.06	519.25
46	123.91	148.64	167.44	206.81	352.00	232.96	270.03	302.26	346.37	519.25
47	123.23	146.72	167.28	206.24	367.73	236.17	272.94	308.44	346.37	519.25
48	121.27	144.88	166.68	205.70	388.57	238.13	272.94	308.79	346.37	519.25
49	125.07	143.26	166.17	204.98	399.88	238.13	272.94	308.79	346.37	519.25
50	135.80	155.53	184.05	223.55	400.72	240.56	272.86	313.47	341.56	572.97
51	141.79	160.85	193.59	233.76	425.69	242.84	275.27	315.21	347.23	602.81
52	143.93	170.29	203.10	243.77	447.40	249.40	281.89	316.82	348.64	626.68
53	154.15	179.43	209.02	252.75	473.46	249.96	287.53	322.24	358.48	656.53
54	163.58	185.14	218.04	262.03	489.47	255.21	288.42	331.70	359.43	680.40
55	166.57	190.64	223.87	267.19	514.47	250.98	293.57	328.45	364.33	710.24
56	174.23	195.68	231.99	274.69	531.40	255.85	294.58	329.74	361.70	743.63
57	178.30	208.35	240.31	284.59	537.21	256.27	292.20	331.20	363.18	746.56
58	178.03	215.86	251.00	294.47	547.51	252.82	293.47	332.52	364.30	749.58
59	189.18	224.28	256.68	301.07	545.82	260.89	294.90	333.94	366.95	747.56
60	194.99	231.68	269.92	312.39	557.21	261.09	296.18	338.40	380.44	755.32
61	201.47	243.63	280.77	325.70	588.70	269.55	317.74	356.06	395.13	782.07
62	204.11	256.32	295.48	332.73	613.44	281.69	336.86	379.64	405.22	809.61
63	212.41	268.81	304.94	348.18	620.28	294.57	361.57	400.29	424.53	833.68
64	222.44	281.08	321.58	360.69	648.95	308.11	385.13	424.34	438.57	867.34
65	245.74	295.99	339.29	380.69	672.60	324.21	411.94	453.23	463.33	901.82
66	273.94	342.83	378.95	420.95	766.09	359.35	455.25	500.95	525.29	1000.72
67	319.30	399.96	443.68	467.11	882.32	407.15	506.20	563.74	596.73	1118.41
68	369.24	460.62	504.08	553.68	1006.98	452.74	559.22	621.34	676.70	1256.10
69	415.50	521.20	581.71	638.38	1131.45	506.46	607.72	692.14	759.29	1368.44
70	461.15	593.07	642.25	726.81	1263.21	552.22	660.77	753.17	840.72	1459.09
71	494.82	623.53	707.23	811.65	1301.05	577.71	700.71	817.61	917.63	1483.14
72	520.01	649.59	746.52	845.42	1332.06	599.53	727.38	854.99	969.84	1509.53
73	544.64	677.50	780.24	884.27	1366.68	623.83	755.76	887.33	1006.66	1535.46
74	574.11	709.37	820.16	925.61	1403.30	649.76	787.94	925.61	1042.77	1572.31
75	601.60	746.73	861.83	976.55	1447.63	676.47	822.65	965.36	1091.27	1622.71
76	637.26	787.78	914.55	1037.21	1507.88	708.36	863.89	1015.88	1149.19	1689.07
77	676.92	833.89	976.09	1105.39	1568.71	746.80	910.17	1072.43	1214.41	1737.59
78	711.41	875.26	1031.07	1168.06	1620.40	777.30	949.35	1122.40	1273.81	1759.91
79	739.40	907.71	1070.54	1215.70	1632.82	801.16	979.82	1161.27	1317.76	1764.31
80	753.14	923.34	1093.54	1238.21	1636.06	810.58	993.55	1178.64	1333.95	1763.71
81	804.20	987.17	1168.00	1323.31	1748.82	861.64	1057.37	1253.11	1419.05	1876.47
82	855.26	1048.86	1240.34	1404.16	1857.32	912.70	1119.07	1325.44	1499.90	1984.97
83	908.45	1110.56	1312.68	1485.00	1967.95	965.89	1180.77	1397.78	1580.74	2095.60
84	963.76	1178.64	1391.39	1574.36	2087.09	1021.21	1248.85	1476.49	1670.10	2214.74
85	1027.59	1255.23	1480.75	1674.35	2219.00	1085.03	1325.44	1565.85	1770.09	2346.65
86	1095.67	1340.33	1580.74	1784.98	2367.92	1153.11	1410.54	1665.84	1880.72	2495.57
87	1170.13	1429.69	1684.99	1904.12	2527.49	1227.57	1499.90	1770.09	1999.86	2655.14
88	1250.98	1525.43	1799.88	2031.77	2695.56	1308.42	1595.63	1884.98	2127.51	2823.21
89	1333.95	1627.55	1919.02	2165.81	2876.40	1391.39	1697.76	2004.12	2261.55	3004.05
90	1423.31	1736.05	2044.54	2306.22	3063.62	1480.75	1806.26	2129.64	2401.96	3191.27
91	1514.79	1846.68	2174.32	2453.02	3259.35	1572.23	1916.89	2259.42	2548.76	3387.00
92	1610.53	1961.57	2308.35	2604.08	3461.46	1667.97	2031.77	2393.45	2699.81	3589.11
93	1710.52	2082.83	2450.89	2763.64	3674.21	1767.96	2153.04	2536.00	2859.38	3801.87
94	1816.90	2212.61	2604.08	2933.84	3903.99	1874.34	2282.82	2689.18	3029.58	4031.64
95	1933.91	2355.16	2770.02	3121.06	4152.90	1991.35	2425.36	2855.12	3216.80	4280.56

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

Appendix B2

Union Security Insurance Company

6060-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	100.07	112.58	130.19	143.40	290.28	184.43	223.56	248.44	283.23	411.82
30	104.79	117.68	131.89	145.45	300.62	187.07	226.08	251.99	286.82	411.82
31	112.11	124.98	138.75	153.04	303.60	188.09	226.66	252.59	287.82	411.82
32	112.51	124.98	145.70	160.23	299.64	188.70	227.63	253.58	288.42	411.82
33	113.32	132.70	152.24	167.51	293.20	189.11	228.21	254.17	289.42	411.82
34	113.72	139.65	154.64	174.40	289.64	189.72	228.54	254.78	290.02	411.82
35	110.77	141.19	154.64	181.42	283.13	190.74	228.54	254.78	290.06	411.82
36	111.35	137.65	148.69	179.49	279.39	190.99	228.54	254.78	290.06	411.82
37	108.53	138.22	146.01	176.31	274.23	190.99	228.54	254.78	290.06	411.82
38	108.53	135.44	143.50	173.49	270.98	190.99	228.54	254.78	290.06	411.82
39	105.86	132.52	140.83	170.69	265.97	190.99	228.54	254.78	290.06	411.82
40	111.06	133.67	145.84	175.89	276.43	199.16	232.45	253.89	283.80	441.66
41	109.09	131.74	145.05	175.16	276.90	202.00	235.24	258.38	288.79	441.66
42	110.36	129.54	144.28	174.37	278.04	204.86	237.46	262.91	293.43	441.66
43	108.45	127.76	143.71	173.31	279.33	207.75	240.29	267.48	297.92	441.66
44	109.89	129.12	146.28	176.04	287.21	208.89	241.47	271.98	303.04	441.66
45	107.90	134.60	156.63	187.25	296.62	206.80	239.66	271.14	307.57	465.54
46	107.92	132.99	156.02	186.53	315.22	209.67	242.48	275.74	309.63	465.54
47	107.33	131.28	155.88	186.02	329.31	212.55	245.09	281.38	309.63	465.54
48	105.62	129.63	155.31	185.53	347.98	214.32	245.09	281.71	309.63	465.54
49	108.94	128.18	154.84	184.89	358.11	214.32	245.09	281.71	309.63	465.54
50	120.28	140.72	165.27	203.59	362.82	213.83	243.09	279.18	304.13	513.28
51	126.46	146.23	174.98	210.38	377.19	217.00	251.12	282.28	315.25	537.16
52	132.56	152.18	184.63	220.55	404.27	223.95	249.00	285.13	317.74	567.00
53	138.74	161.49	187.40	226.35	419.65	225.46	255.58	286.92	320.07	584.91
54	144.56	167.34	196.59	232.09	446.44	226.86	257.36	297.24	318.12	614.75
55	151.43	169.46	202.55	237.91	460.88	223.60	259.03	295.19	324.30	632.65
56	155.69	175.09	211.22	246.15	478.79	229.38	261.39	297.96	323.63	666.29
57	160.47	187.85	220.00	253.36	481.98	231.06	261.03	297.33	320.03	667.38
58	160.91	192.62	224.58	264.01	490.38	229.12	263.75	296.77	326.49	669.27
59	168.91	198.28	228.16	268.70	487.66	230.64	263.30	296.83	327.98	671.79
60	172.24	206.29	242.00	280.83	497.20	228.90	266.23	300.09	342.39	674.05
61	176.67	218.96	253.60	291.90	529.40	238.45	284.65	318.25	355.00	698.77
62	183.41	231.91	262.97	300.34	551.69	251.51	303.83	338.85	363.81	724.62
63	189.45	241.92	273.59	313.65	557.86	261.84	322.12	359.95	378.32	747.29
64	197.42	249.53	285.23	324.62	581.04	273.17	343.06	378.55	393.87	779.77
65	220.32	264.98	304.01	340.48	600.67	290.24	366.89	405.20	417.00	809.64
66	247.71	307.05	339.94	377.50	687.23	324.37	406.12	445.97	471.34	894.52
67	282.46	355.87	399.02	420.12	787.79	361.18	452.56	503.57	531.74	996.94
68	330.03	410.91	451.51	497.12	900.55	405.44	498.21	556.95	605.96	1122.29
69	371.94	466.34	523.21	569.87	1013.67	450.96	543.22	619.98	680.20	1225.53
70	410.28	529.15	573.79	648.93	1126.65	489.71	589.61	671.30	750.53	1298.37
71	441.68	555.39	634.86	722.20	1160.07	514.26	627.65	728.95	817.11	1324.09
72	462.59	581.04	666.77	756.09	1191.64	532.21	650.81	765.66	867.75	1348.47
73	483.44	605.69	700.68	789.42	1220.38	553.15	676.20	795.53	899.57	1369.94
74	512.60	634.85	732.28	828.95	1249.60	579.20	702.99	826.02	934.40	1399.82
75	537.24	664.39	769.49	870.22	1291.30	600.68	733.11	861.83	973.75	1447.28
76	570.60	704.14	815.90	925.22	1344.24	630.85	770.57	906.56	1023.87	1503.04
77	600.87	744.36	869.61	986.23	1397.43	662.97	811.30	955.81	1082.57	1548.48
78	634.50	780.96	915.70	1040.68	1441.48	693.07	846.00	999.82	1134.41	1564.37
79	655.48	807.61	952.60	1081.88	1455.24	710.37	873.22	1031.98	1172.61	1569.04
80	668.04	821.22	970.15	1099.92	1457.35	719.10	882.92	1046.74	1187.15	1570.10
81	714.84	878.66	1036.10	1174.39	1557.34	765.90	940.36	1112.69	1261.62	1670.10
82	759.52	933.98	1102.05	1246.72	1653.08	810.58	995.68	1178.64	1333.95	1765.84
83	806.33	989.29	1165.88	1321.19	1750.94	857.39	1050.99	1242.47	1408.41	1863.70
84	857.39	1048.86	1238.21	1399.90	1857.32	908.45	1110.56	1314.80	1487.13	1970.08
85	912.70	1116.94	1316.93	1489.26	1976.46	963.76	1178.64	1393.52	1576.49	2089.22
86	974.40	1191.41	1404.16	1587.12	2108.37	1025.46	1253.11	1480.75	1674.35	2221.12
87	1040.35	1272.25	1497.77	1693.50	2248.78	1091.41	1333.95	1574.36	1780.73	2361.54
88	1112.69	1359.48	1599.89	1806.26	2399.83	1163.75	1421.18	1676.48	1893.49	2512.59
89	1187.15	1448.84	1706.27	1925.40	2559.40	1238.21	1510.53	1782.86	2012.63	2672.16
90	1265.87	1544.57	1816.90	2050.92	2727.47	1316.93	1606.27	1893.49	2138.15	2840.23
91	1346.72	1644.57	1933.91	2180.70	2901.93	1397.78	1706.27	2010.50	2267.93	3014.69
92	1431.82	1746.69	2053.05	2314.73	3080.64	1482.88	1808.39	2129.64	2401.96	3193.40
93	1521.17	1853.06	2180.70	2457.28	3272.11	1572.23	1914.76	2257.29	2544.51	3384.87
94	1616.91	1970.08	2316.86	2610.46	3474.23	1667.97	2031.77	2393.45	2697.69	3586.99
95	1721.16	2095.60	2463.66	2776.40	3697.62	1772.22	2157.30	2540.25	2863.63	3810.38

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

Appendix B2

Union Security Insurance Company

6060-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	96.07	101.68	119.34	132.91	268.78	172.91	206.36	226.83	256.51	381.98
30	100.60	106.29	120.90	134.81	278.35	175.38	208.69	230.08	259.76	381.98
31	107.63	112.89	127.19	141.84	281.11	176.33	209.22	230.62	260.67	381.98
32	108.01	112.89	133.56	148.51	277.44	176.90	210.12	231.53	261.21	381.98
33	108.79	119.86	139.55	155.26	271.48	177.29	210.66	232.07	262.11	381.98
34	109.17	126.13	141.75	161.64	268.18	177.86	210.96	232.63	262.66	381.98
35	106.34	127.52	141.75	168.15	262.16	178.82	210.96	232.63	262.69	381.98
36	106.90	124.33	136.30	166.36	258.69	179.05	210.96	232.63	262.69	381.98
37	104.19	124.85	133.85	163.41	253.92	179.05	210.96	232.63	262.69	381.98
38	104.19	122.33	131.54	160.79	250.90	179.05	210.96	232.63	262.69	381.98
39	101.63	119.70	129.09	158.20	246.27	179.05	210.96	232.63	262.69	381.98
40	98.72	125.32	138.17	167.71	261.88	176.40	215.85	238.35	268.32	411.82
41	96.97	123.51	137.41	167.01	262.32	178.92	218.44	242.56	273.04	411.82
42	98.10	121.44	136.69	166.26	263.41	181.45	220.50	246.81	277.43	411.82
43	96.40	119.78	136.15	165.25	264.62	184.01	223.13	251.10	281.67	411.82
44	97.68	121.05	138.58	167.85	272.10	185.02	224.22	255.33	286.51	411.82
45	103.91	126.68	141.35	175.04	276.84	189.57	223.32	250.29	286.72	429.73
46	103.92	125.17	140.80	174.37	294.21	192.19	225.95	254.53	288.64	429.73
47	103.36	123.56	140.67	173.89	307.36	194.84	228.38	259.74	288.64	429.73
48	101.71	122.00	140.16	173.43	324.78	196.46	228.38	260.04	288.64	429.73
49	104.90	120.64	139.73	172.83	334.23	196.46	228.38	260.04	288.64	429.73
50	112.52	129.61	154.00	191.61	335.74	197.80	228.21	259.59	285.42	477.47
51	114.97	135.26	163.81	198.70	350.25	201.50	226.98	263.46	292.41	495.38
52	121.20	141.31	169.86	205.08	377.32	203.59	230.21	262.50	291.27	525.22
53	127.18	150.72	176.59	211.26	392.75	205.85	237.32	269.27	294.47	543.13
54	133.15	153.09	178.72	217.11	408.79	207.95	239.61	271.39	297.46	567.00
55	136.28	158.87	188.34	219.61	423.36	205.35	241.77	274.40	300.27	584.91
56	144.57	164.79	193.91	228.32	447.22	211.73	244.79	274.12	300.78	618.70
57	146.20	170.78	203.08	236.00	451.86	214.25	241.55	274.75	298.46	622.14
58	150.64	179.33	211.37	243.70	452.29	213.31	245.18	275.31	299.00	615.73
59	158.78	188.53	212.31	249.27	451.87	215.51	245.75	276.60	302.00	621.28
60	162.49	193.60	223.38	258.74	462.91	214.60	246.26	277.74	313.86	626.24
61	167.37	200.45	235.48	270.39	491.29	224.63	261.48	296.19	327.21	647.87
62	168.62	213.60	245.24	276.79	510.51	231.39	280.72	313.75	334.23	670.95
63	177.97	224.00	250.79	290.63	514.95	242.20	299.11	328.92	352.33	691.14
64	183.51	232.32	265.66	302.42	539.54	254.11	317.16	351.07	365.94	721.39
65	203.37	248.07	279.58	316.35	557.51	265.54	341.14	372.19	384.29	745.51
66	230.22	286.19	314.87	347.63	634.65	298.93	376.64	412.37	434.43	825.08
67	264.04	330.67	369.24	389.72	732.64	334.92	419.04	465.56	493.33	925.73
68	307.16	381.09	417.49	461.40	830.96	375.03	460.93	515.10	559.82	1035.96
69	341.78	428.62	484.22	526.27	937.96	416.27	499.08	570.77	626.41	1130.26
70	379.77	486.53	531.41	600.26	1041.30	451.50	542.17	618.91	692.55	1201.10
71	408.47	511.09	585.52	669.19	1071.45	474.19	577.84	673.13	755.50	1220.70
72	427.50	535.34	615.72	701.86	1100.56	490.53	599.77	705.05	800.76	1243.59
73	449.78	561.98	645.61	731.28	1127.60	513.20	624.19	734.34	832.25	1264.29
74	471.59	584.18	676.63	764.51	1156.05	532.16	647.34	761.58	861.17	1293.67
75	498.07	613.28	710.73	803.07	1191.25	558.58	677.15	794.67	898.20	1334.51
76	525.27	647.49	754.57	853.23	1241.96	582.73	709.25	834.56	943.88	1390.83
77	557.77	688.08	803.69	907.64	1288.68	612.17	747.91	882.28	996.37	1425.15
78	584.03	720.51	846.00	956.56	1328.07	637.72	781.11	922.91	1043.08	1441.52
79	605.58	743.91	877.75	995.70	1337.62	653.63	802.91	950.33	1077.35	1442.69
80	616.98	755.27	893.56	1012.70	1340.33	663.78	814.84	963.76	1091.41	1444.58
81	659.53	808.45	953.13	1080.78	1431.82	706.33	868.03	1023.33	1159.49	1536.06
82	699.95	857.39	1012.70	1148.86	1521.17	746.76	916.96	1082.90	1227.57	1625.42
83	742.50	910.58	1074.39	1214.81	1612.65	789.31	970.15	1144.60	1293.53	1716.90
84	789.31	965.89	1138.22	1289.27	1708.39	836.11	1025.46	1208.43	1367.99	1812.64
85	840.37	1027.59	1212.68	1370.12	1819.02	887.17	1087.16	1282.89	1448.84	1923.27
86	897.81	1097.80	1293.53	1461.60	1940.29	944.62	1157.37	1363.74	1540.32	2044.54
87	959.51	1172.26	1380.76	1559.47	2070.07	1006.31	1231.83	1450.96	1638.18	2174.32
88	1025.46	1250.98	1472.24	1663.71	2210.49	1072.27	1310.55	1542.45	1742.43	2314.73
89	1093.54	1333.95	1570.10	1772.22	2357.28	1140.35	1393.52	1640.31	1850.94	2461.53
90	1165.88	1423.31	1674.35	1889.23	2512.59	1212.68	1482.88	1744.56	1967.95	2616.84
91	1242.47	1514.79	1780.73	2008.37	2672.16	1289.27	1574.36	1850.94	2087.09	2776.40
92	1319.06	1608.40	1891.36	2131.77	2838.10	1365.86	1667.97	1961.57	2210.49	2942.35
93	1402.03	1708.39	2008.37	2263.67	3012.56	1448.84	1767.96	2078.58	2342.39	3116.81
94	1491.39	1814.77	2133.90	2404.09	3199.78	1538.19	1874.34	2204.10	2482.81	3304.03
95	1587.12	1931.78	2270.06	2555.14	3404.02	1633.93	1991.35	2340.26	2633.86	3508.27

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

Appendix B2

Union Security Insurance Company

6060-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	104.08	119.84	133.81	150.40	301.03	195.96	240.76	264.64	299.26	435.70
30	108.99	125.27	135.56	152.55	311.75	198.76	243.47	268.43	303.05	435.70
31	116.60	133.04	142.61	160.51	314.85	199.84	244.09	269.06	304.11	435.70
32	117.01	133.04	149.74	168.05	310.74	200.49	245.14	270.12	304.74	435.70
33	117.86	141.26	156.47	175.69	304.05	200.92	245.76	270.75	305.80	435.70
34	118.27	148.66	158.94	182.91	300.37	201.57	246.13	271.40	306.43	435.70
35	115.20	150.30	158.94	190.27	293.62	202.66	246.13	271.40	306.48	435.70
36	115.80	146.53	152.82	188.25	289.73	202.93	246.13	271.40	306.48	435.70
37	112.88	147.14	150.07	184.91	284.39	202.93	246.13	271.40	306.48	435.70
38	112.88	144.18	147.48	181.95	281.01	202.93	246.13	271.40	306.48	435.70
39	110.09	141.07	144.74	179.01	275.82	202.93	246.13	271.40	306.48	435.70
40	111.06	146.20	153.52	184.07	295.83	204.85	243.52	269.43	299.28	465.54
41	109.09	144.10	152.68	183.30	296.33	207.77	246.45	274.20	304.54	465.54
42	110.36	141.68	151.87	182.48	297.56	210.72	248.77	279.00	309.44	465.54
43	108.45	139.74	151.27	181.37	298.93	213.68	251.74	283.85	314.17	465.54
44	109.89	141.22	153.98	184.23	307.37	214.86	252.97	288.64	319.57	465.54
45	119.89	142.51	164.28	199.47	311.45	224.04	256.00	286.79	323.21	483.44
46	119.91	140.81	163.63	198.70	330.98	227.14	259.01	291.65	325.38	483.44
47	119.26	139.00	163.48	198.15	345.78	230.26	261.80	297.61	325.38	483.44
48	117.36	137.25	162.89	197.63	365.38	232.18	261.80	297.96	325.38	483.44
49	121.04	135.72	162.39	196.94	376.01	232.18	261.80	297.96	325.38	483.44
50	128.04	148.13	180.29	211.57	384.48	224.52	257.97	298.77	322.85	543.13
51	130.30	153.54	189.87	222.07	404.14	227.34	260.78	301.09	333.53	572.97
52	140.14	159.42	192.02	236.03	425.84	239.22	267.80	303.24	335.40	596.84
53	146.44	168.66	198.21	237.66	446.55	240.16	273.84	308.99	337.14	626.68
54	155.98	178.02	207.31	250.80	467.96	245.76	275.10	314.47	347.04	650.56
55	159.00	183.58	213.21	256.21	487.67	237.29	276.30	311.82	344.31	674.43
56	163.11	185.39	225.07	263.99	510.36	242.61	277.99	313.85	346.47	713.89
57	171.16	198.10	233.54	270.71	512.11	247.86	280.52	316.15	345.20	712.63
58	174.61	205.90	241.09	280.93	518.94	244.92	282.33	321.79	347.11	712.10
59	182.43	214.53	244.00	284.88	523.45	253.32	280.86	317.07	347.46	717.25
60	185.24	222.16	257.51	296.61	531.49	246.78	282.87	322.43	361.42	721.85
61	189.07	231.29	268.69	310.33	563.29	259.19	301.19	340.30	376.60	749.67
62	192.28	247.17	277.75	318.01	584.62	268.27	323.65	360.81	387.48	769.35
63	203.80	256.86	287.84	333.80	592.97	281.48	341.84	381.67	404.31	799.13
64	211.32	263.87	307.60	344.04	618.77	295.40	365.71	406.02	419.01	829.81
65	231.61	279.07	323.01	359.24	640.23	305.68	389.41	429.22	441.53	861.74
66	262.28	324.94	359.45	401.94	732.29	343.45	432.32	473.46	502.57	955.79
67	300.88	381.06	425.82	447.76	839.00	387.45	486.08	541.57	570.14	1068.14
68	352.90	437.42	485.53	526.89	957.86	432.47	532.11	598.81	645.94	1195.67
69	395.40	497.20	558.96	604.12	1080.97	485.65	580.56	662.62	721.32	1307.81
70	440.80	564.66	612.91	694.36	1199.20	527.91	630.27	720.42	802.06	1391.42
71	474.89	596.27	677.62	775.21	1240.63	550.99	670.83	781.49	875.48	1419.52
72	494.49	616.95	714.62	810.33	1275.13	573.88	695.48	819.90	928.37	1445.86
73	517.10	649.40	746.58	844.49	1306.02	593.10	722.10	847.55	963.82	1468.54
74	544.82	676.58	782.08	884.60	1336.47	620.36	752.79	884.60	998.84	1499.33
75	576.42	709.82	825.45	937.38	1381.97	648.40	783.48	926.18	1046.50	1550.66
76	607.93	752.71	877.23	994.55	1443.60	676.29	823.90	973.21	1101.20	1615.25
77	646.50	798.08	932.99	1057.22	1500.74	711.24	869.61	1026.80	1163.70	1663.59
78	682.57	838.99	987.81	1119.99	1554.88	746.01	910.90	1076.73	1223.34	1687.21
79	707.65	871.31	1027.45	1165.80	1568.25	764.84	941.26	1115.90	1265.60	1693.09
80	721.23	885.05	1048.86	1189.28	1574.36	778.67	953.13	1129.71	1282.89	1695.63
81	770.16	944.62	1119.07	1270.13	1680.74	827.60	1012.70	1199.92	1363.74	1802.00
82	819.09	1004.19	1191.41	1348.84	1784.98	876.54	1072.27	1272.25	1442.45	1906.25
83	868.03	1065.88	1261.62	1425.43	1891.36	925.47	1133.96	1342.46	1519.04	2012.63
84	921.21	1129.71	1336.08	1512.66	2004.12	978.66	1197.79	1416.92	1606.27	2125.39
85	982.91	1202.04	1421.18	1608.40	2133.90	1040.35	1270.13	1502.02	1702.01	2255.16
86	1048.86	1282.89	1516.92	1712.65	2274.31	1106.31	1350.97	1597.76	1806.26	2395.58
87	1121.20	1367.99	1616.91	1829.66	2427.49	1178.64	1436.07	1697.76	1923.27	2548.76
88	1195.66	1461.60	1725.41	1950.93	2589.18	1253.11	1529.68	1806.26	2044.54	2710.45
89	1278.64	1559.47	1842.43	2078.58	2761.51	1336.08	1627.55	1923.27	2172.19	2882.78
90	1361.61	1661.59	1961.57	2214.74	2942.35	1419.05	1729.67	2042.41	2308.35	3063.62
91	1448.84	1767.96	2084.96	2355.16	3129.57	1506.28	1836.04	2165.81	2448.77	3250.84
92	1540.32	1878.59	2216.87	2499.83	3323.17	1597.76	1946.67	2297.71	2593.44	3444.44
93	1636.06	1993.48	2350.90	2653.01	3527.42	1693.50	2061.56	2431.75	2746.62	3648.68
94	1738.18	2119.00	2497.70	2816.83	3748.68	1795.62	2187.08	2578.55	2910.44	3869.95
95	1850.94	2255.16	2657.26	2995.54	3986.96	1908.38	2323.24	2738.11	3089.15	4108.23

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

Appendix B2

Union Security Insurance Company

6060-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	92.07	105.31	122.96	132.91	274.15	172.91	217.83	232.23	261.85	393.92
30	96.41	110.09	124.57	134.81	283.91	175.38	220.28	235.56	265.17	393.92
31	103.15	116.92	131.05	141.84	286.74	176.33	220.85	236.11	266.10	393.92
32	103.51	116.92	137.60	148.51	282.99	176.90	221.79	237.04	266.65	393.92
33	104.26	124.14	143.78	155.26	276.91	177.29	222.36	237.60	267.57	393.92
34	104.62	130.64	146.05	161.64	273.55	177.86	222.68	238.17	268.13	393.92
35	101.91	132.08	146.05	168.15	267.40	178.82	222.68	238.17	268.17	393.92
36	102.44	128.77	140.43	166.36	263.86	179.05	222.68	238.17	268.17	393.92
37	99.85	129.31	137.90	163.41	258.99	179.05	222.68	238.17	268.17	393.92
38	99.85	126.70	135.53	160.79	255.92	179.05	222.68	238.17	268.17	393.92
39	97.39	123.97	133.01	158.20	251.19	179.05	222.68	238.17	268.17	393.92
40	98.72	129.49	138.17	167.71	261.88	182.09	215.85	243.53	273.48	417.79
41	96.97	127.63	137.41	167.01	262.32	184.69	218.44	247.83	278.29	417.79
42	98.10	125.49	136.69	166.26	263.41	187.30	220.50	252.18	282.76	417.79
43	96.40	123.77	136.15	165.25	264.62	189.94	223.13	256.56	287.09	417.79
44	97.68	125.08	138.58	167.85	272.10	190.99	224.22	260.88	292.02	417.79
45	103.91	130.64	141.35	175.04	281.79	195.32	228.76	255.50	291.93	441.66
46	103.92	129.08	140.80	174.37	299.46	198.02	231.46	259.83	293.89	441.66
47	103.36	127.42	140.67	173.89	312.84	200.74	233.95	265.15	293.89	441.66
48	101.71	125.81	140.16	173.43	330.58	202.41	233.95	265.45	293.89	441.66
49	104.90	124.41	139.73	172.83	340.20	202.41	233.95	265.45	293.89	441.66
50	116.40	133.31	157.75	191.61	341.16	208.49	233.17	269.39	290.10	483.44
51	122.63	135.26	163.81	198.70	361.03	206.67	236.63	268.16	296.98	513.28
52	121.20	144.93	173.56	205.08	377.32	208.68	239.61	271.56	295.68	531.19
53	131.03	150.72	180.19	215.03	403.51	210.75	241.89	273.68	307.27	561.03
54	140.76	156.65	185.87	224.60	419.55	217.41	244.04	280.01	305.73	578.94
55	143.86	162.40	188.34	226.93	434.08	214.47	250.40	278.56	308.28	602.81
56	148.28	168.22	197.37	235.45	452.48	220.56	253.09	282.07	308.40	636.55
57	149.77	177.61	203.08	242.94	456.88	218.46	249.35	282.28	309.24	633.45
58	150.64	185.97	214.67	250.47	466.57	217.26	248.89	282.46	312.75	637.14
59	158.78	188.53	218.65	255.75	465.29	219.30	249.26	283.34	311.74	636.44
60	165.74	196.77	226.48	261.90	471.49	221.75	252.92	284.12	320.20	640.59
61	173.57	206.62	238.50	276.54	499.76	231.54	268.10	302.49	336.47	661.75
62	174.53	219.70	251.15	282.67	518.75	238.09	287.32	323.16	343.11	684.37
63	180.84	226.99	259.34	296.39	530.55	252.02	305.69	341.33	361.00	712.74
64	189.07	238.06	274.05	307.97	550.86	260.46	326.87	360.23	374.32	733.90
65	206.19	253.70	287.72	321.71	571.89	274.80	350.79	384.19	392.47	765.55
66	233.14	292.15	323.23	358.49	649.67	308.47	389.75	427.64	445.79	849.59
67	273.25	340.12	375.19	398.01	748.40	348.05	429.09	478.23	508.10	950.86
68	313.69	391.03	429.86	470.33	859.62	381.79	474.49	527.98	575.20	1070.49
69	351.84	445.76	493.97	544.96	963.20	430.15	519.45	587.17	645.40	1164.91
70	393.33	504.29	544.45	616.49	1075.44	468.87	562.50	638.56	711.87	1239.17
71	418.44	531.54	601.96	689.07	1107.70	490.88	594.45	696.12	781.44	1260.47
72	443.45	551.66	634.86	721.00	1130.92	509.76	618.91	727.38	826.28	1281.04
73	465.08	577.59	663.97	752.70	1159.71	531.64	642.55	755.76	856.73	1303.02
74	486.24	602.07	697.14	785.01	1192.80	549.80	670.77	787.94	884.60	1336.80
75	512.06	635.99	733.11	828.25	1228.77	575.42	699.53	819.85	926.18	1378.37
76	541.27	669.07	778.57	882.56	1282.87	604.11	733.24	863.89	975.88	1438.07
77	575.51	708.55	829.04	940.60	1334.90	635.03	775.80	910.17	1031.87	1477.22
78	605.66	744.69	877.25	992.61	1378.47	661.79	807.55	954.16	1083.94	1496.68
79	628.26	771.21	909.51	1034.25	1388.36	680.87	832.39	986.62	1120.44	1500.12
80	640.38	785.05	929.72	1053.12	1391.39	689.31	844.62	1002.06	1133.96	1499.90
81	685.06	840.37	993.55	1125.45	1487.13	733.99	899.94	1065.88	1206.30	1595.63
82	727.61	891.43	1055.25	1193.53	1578.61	776.54	951.00	1127.58	1274.38	1687.12
83	772.29	944.62	1116.94	1261.62	1672.23	821.22	1004.19	1189.28	1342.46	1780.73
84	819.09	1002.06	1182.90	1338.21	1774.35	868.03	1061.63	1255.23	1419.05	1882.85
85	874.41	1068.01	1259.49	1423.31	1887.10	923.34	1127.58	1331.82	1504.15	1995.61
86	931.85	1140.35	1344.59	1516.92	2012.63	980.78	1199.92	1416.92	1597.76	2121.13
87	995.68	1214.81	1431.82	1619.04	2148.79	1044.61	1274.38	1504.15	1699.88	2257.29
88	1063.76	1297.78	1529.68	1727.54	2291.33	1112.69	1357.35	1602.02	1808.39	2399.83
89	1133.96	1382.88	1631.80	1840.30	2444.51	1182.90	1442.45	1704.14	1921.14	2553.02
90	1210.55	1476.49	1738.18	1959.44	2604.08	1259.49	1536.06	1810.51	2040.28	2712.58
91	1287.15	1570.10	1848.81	2084.96	2770.02	1336.08	1629.67	1921.14	2165.81	2878.52
92	1370.12	1667.97	1961.57	2212.61	2942.35	1419.05	1727.54	2033.90	2293.46	3050.85
93	1455.22	1770.09	2082.83	2348.77	3123.19	1504.15	1829.66	2155.17	2429.62	3231.69
94	1544.57	1880.72	2214.74	2493.44	3318.92	1593.51	1940.29	2287.08	2574.29	3427.42
95	1644.57	2001.99	2355.16	2653.01	3529.54	1693.50	2061.56	2427.49	2733.85	3638.05

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

Appendix B2

Union Security Insurance Company

6060-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	88.06	94.42	112.11	122.42	247.27	161.38	189.17	210.63	240.48	352.14
30	92.22	98.70	113.57	124.17	256.08	163.69	191.30	213.65	243.53	352.14
31	98.66	104.82	119.48	130.65	258.62	164.58	191.79	214.15	244.37	352.14
32	99.01	104.82	125.46	136.78	255.25	165.11	192.61	214.99	244.88	352.14
33	99.73	111.30	131.10	143.00	249.76	165.47	193.10	215.49	245.73	352.14
34	100.07	117.12	133.16	148.88	246.73	166.00	193.38	216.01	246.24	352.14
35	97.48	118.41	133.16	154.87	241.19	166.89	193.38	216.01	246.27	352.14
36	97.99	115.45	128.04	153.23	238.00	167.12	193.38	216.01	246.27	352.14
37	95.51	115.93	125.73	150.51	233.60	167.12	193.38	216.01	246.27	352.14
38	95.51	113.59	123.57	148.10	230.83	167.12	193.38	216.01	246.27	352.14
39	93.16	111.15	121.27	145.71	226.57	167.12	193.38	216.01	246.27	352.14
40	94.61	112.79	126.65	147.26	237.63	165.02	199.24	217.62	242.52	376.01
41	92.93	111.16	125.96	146.64	238.03	167.37	201.64	221.47	246.79	376.01
42	94.01	109.30	125.30	145.99	239.02	169.74	203.54	225.35	250.75	376.01
43	92.39	107.80	124.80	145.10	240.12	172.13	205.97	229.26	254.59	376.01
44	93.61	108.94	127.03	147.38	246.90	173.08	206.98	233.13	258.96	376.01
45	91.92	114.80	133.71	158.76	252.13	172.34	206.98	229.43	260.65	393.92
46	91.93	113.43	133.19	158.15	267.94	174.72	209.41	233.32	262.40	393.92
47	91.43	111.97	133.07	157.71	279.91	177.13	211.67	238.09	262.40	393.92
48	89.97	110.56	132.58	157.30	295.78	178.60	211.67	238.37	262.40	393.92
49	92.80	109.33	132.18	156.75	304.39	178.60	211.67	238.37	262.40	393.92
50	100.88	122.20	138.97	171.65	308.67	181.76	208.36	240.00	257.34	435.70
51	107.30	124.29	148.92	179.22	323.31	186.00	212.49	239.93	269.56	459.57
52	113.63	130.44	155.09	189.60	344.98	193.41	211.42	239.88	269.20	483.44
53	119.47	136.37	158.57	192.39	360.47	196.05	219.07	242.78	268.86	501.35
54	121.74	142.41	168.00	194.65	376.52	189.05	221.86	254.16	268.54	519.25
55	128.71	144.75	174.12	201.31	391.21	187.09	224.50	253.61	276.25	537.16
56	133.45	147.62	180.05	210.48	405.13	194.09	219.90	250.28	277.94	565.16
57	139.07	160.53	186.15	215.18	411.69	197.45	222.07	252.17	273.29	565.58
58	136.95	162.73	188.25	226.78	414.20	193.56	222.89	250.28	278.38	567.54
59	141.89	169.02	193.30	229.85	411.60	196.61	224.69	252.98	279.27	570.77
60	146.24	177.73	204.77	236.66	424.34	196.71	226.30	255.39	288.50	573.66
61	148.78	185.04	217.37	248.88	453.17	200.44	241.62	270.98	302.52	596.96
62	156.78	198.34	221.61	256.17	469.34	214.62	260.90	288.65	307.61	617.27
63	160.75	206.08	233.69	267.61	475.94	222.56	272.82	307.20	323.45	634.98
64	166.83	212.24	243.29	277.45	494.26	231.87	291.27	320.54	335.21	663.01
65	186.42	228.33	257.86	289.54	514.34	243.93	312.17	342.17	354.31	689.39
66	209.82	262.34	289.79	323.18	585.83	273.49	347.17	378.77	403.19	759.73
67	242.55	302.33	339.46	356.55	669.62	308.65	385.51	427.56	451.98	846.14
68	281.01	351.27	383.48	422.70	765.47	344.62	423.65	473.25	516.76	953.94
69	318.33	394.33	445.22	485.79	862.25	385.05	461.73	528.13	578.96	1043.65
70	345.86	451.02	489.03	551.59	955.95	413.30	501.51	569.79	637.79	1103.83
71	375.26	473.61	539.47	616.19	986.86	437.45	534.67	620.59	697.14	1125.28
72	392.40	492.90	567.87	641.24	1013.27	452.05	551.92	650.81	736.95	1146.20
73	413.07	515.15	596.65	670.08	1038.39	470.18	575.23	676.20	764.94	1165.68
74	436.44	539.48	623.91	705.92	1062.50	493.94	597.54	702.99	793.80	1190.84
75	456.10	565.01	654.76	738.71	1097.45	510.86	623.99	733.11	828.25	1231.13
76	485.27	598.93	693.25	786.57	1142.60	537.29	655.92	770.57	871.89	1278.62
77	509.59	634.37	740.31	836.65	1188.09	561.37	689.60	811.30	920.31	1318.26
78	540.77	662.49	778.71	884.46	1224.75	589.59	718.62	850.81	966.17	1328.71
79	555.68	687.04	809.71	920.85	1236.15	603.70	741.67	877.75	997.96	1332.42
80	568.05	697.82	825.47	933.98	1240.34	610.60	751.01	889.30	1008.44	1336.08
81	608.47	746.76	880.79	997.80	1325.44	651.02	799.94	944.62	1072.27	1421.18
82	644.64	793.56	938.23	1059.50	1406.29	687.19	846.75	1002.06	1133.96	1502.02
83	685.06	840.37	991.42	1123.33	1489.26	727.61	893.56	1055.25	1197.79	1585.00
84	729.74	891.43	1053.12	1189.28	1580.74	772.29	944.62	1116.94	1263.74	1676.48
85	776.54	948.87	1119.07	1265.87	1680.74	819.09	1002.06	1182.90	1340.33	1776.47
86	827.60	1012.70	1193.53	1348.84	1793.49	870.15	1065.88	1257.36	1423.31	1889.23
87	885.05	1080.78	1274.38	1438.20	1912.63	927.60	1133.96	1338.21	1512.66	2008.37
88	946.74	1155.24	1359.48	1533.94	2040.28	989.29	1208.43	1423.31	1608.40	2136.02
89	1008.44	1231.83	1450.96	1636.06	2176.45	1050.99	1285.02	1514.79	1710.52	2272.18
90	1076.52	1312.68	1544.57	1742.43	2318.99	1119.07	1365.86	1608.40	1816.90	2414.73
91	1144.60	1397.78	1644.57	1853.06	2467.91	1187.15	1450.96	1708.39	1927.53	2563.65
92	1216.94	1485.00	1746.69	1967.95	2618.97	1259.49	1538.19	1810.51	2042.41	2714.71
93	1293.53	1574.36	1855.19	2089.22	2782.79	1336.08	1627.55	1919.02	2163.68	2878.52
94	1374.37	1674.35	1970.08	2219.00	2955.12	1416.92	1727.54	2033.90	2293.46	3050.85
95	1463.73	1780.73	2095.60	2359.41	3144.46	1506.28	1833.92	2159.43	2433.87	3240.20

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

Appendix B2

Union Security Insurance Company

6060-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	84.06	83.52	101.26	115.42	225.77	149.85	171.97	194.43	219.10	322.30
30	88.03	87.31	102.58	117.07	233.81	151.99	173.90	197.21	221.88	322.30
31	94.18	92.73	107.92	123.18	236.14	152.82	174.35	197.68	222.65	322.30
32	94.51	92.73	113.32	128.97	233.05	153.32	175.10	198.45	223.12	322.30
33	95.19	98.45	118.41	134.83	228.04	153.65	175.55	198.92	223.89	322.30
34	95.52	103.61	120.28	140.37	225.27	154.14	175.80	199.40	224.35	322.30
35	93.05	104.75	120.28	146.02	220.21	154.97	175.80	199.40	224.38	322.30
36	93.53	102.13	115.65	144.47	217.30	155.18	175.80	199.40	224.38	322.30
37	91.17	102.55	113.57	141.91	213.29	155.18	175.80	199.40	224.38	322.30
38	91.17	100.49	111.61	139.64	210.76	155.18	175.80	199.40	224.38	322.30
39	88.92	98.32	109.53	137.38	206.87	155.18	175.80	199.40	224.38	322.30
40	86.38	104.43	118.98	143.17	223.08	153.64	182.64	202.08	227.04	352.14
41	84.85	102.93	118.33	142.57	223.46	155.83	184.83	205.65	231.03	352.14
42	85.84	101.20	117.70	141.93	224.39	158.04	186.58	209.25	234.75	352.14
43	84.35	99.81	117.24	141.07	225.42	160.26	188.80	212.89	238.34	352.14
44	85.47	100.87	119.33	143.29	231.79	161.15	189.73	216.48	242.43	352.14
45	91.92	106.89	122.25	146.55	237.30	160.85	190.64	213.79	245.01	364.07
46	91.93	105.61	121.77	145.98	252.18	163.07	192.88	217.41	246.66	364.07
47	91.43	104.25	121.66	145.58	263.45	165.32	194.96	221.86	246.66	364.07
48	89.97	102.94	121.22	145.20	278.38	166.69	194.96	222.11	246.66	364.07
49	92.80	101.79	120.85	144.69	286.48	166.69	194.96	222.11	246.66	364.07
50	93.12	111.09	131.46	163.67	281.59	165.72	193.48	220.41	243.31	405.85
51	95.81	116.98	137.75	167.53	296.37	170.50	193.17	225.82	246.72	423.76
52	102.26	119.57	144.01	174.12	323.42	173.05	192.62	226.30	247.13	447.63
53	107.91	129.19	151.36	181.08	333.57	176.44	200.81	229.54	251.79	459.57
54	114.13	131.73	150.12	187.17	349.62	179.60	204.11	228.31	256.15	483.44
55	117.36	134.16	159.91	186.67	364.41	177.97	207.23	232.82	252.23	501.35
56	122.33	140.76	166.20	192.64	378.82	180.86	211.60	234.39	255.10	523.52
57	124.81	143.45	172.61	201.30	381.57	180.65	206.49	233.35	255.31	525.99
58	130.10	152.76	181.64	206.47	385.64	181.71	208.03	235.98	254.32	524.71
59	135.13	159.27	180.62	213.66	384.76	181.49	207.13	232.74	259.79	525.31
60	136.49	165.03	189.25	217.72	390.05	182.41	209.66	236.24	266.31	530.63
61	142.58	172.70	199.25	227.37	419.29	193.52	225.07	252.08	277.82	550.69
62	141.99	180.03	209.79	235.56	436.41	194.50	237.78	266.69	283.95	572.54
63	152.13	191.15	210.89	247.47	436.93	206.20	256.38	279.27	297.46	587.47
64	155.71	197.90	226.51	258.03	460.30	215.99	268.62	299.17	312.86	612.98
65	172.30	208.60	236.15	268.09	474.78	225.40	286.43	315.16	327.06	633.28
66	195.25	241.47	267.50	296.03	537.01	254.41	317.69	351.28	371.96	698.46
67	224.12	283.43	315.64	331.67	626.29	282.38	358.70	395.89	419.48	787.50
68	261.41	321.44	355.64	392.94	708.16	317.59	389.76	441.06	476.77	880.56
69	291.52	363.47	412.72	448.42	799.16	357.30	424.39	485.48	531.50	961.37
70	322.12	411.95	449.90	509.41	887.66	382.04	460.84	523.94	586.25	1019.25
71	348.70	432.72	499.99	566.50	910.33	404.06	491.50	574.62	642.02	1037.80
72	363.69	457.00	523.20	596.58	937.37	416.79	510.44	599.77	679.53	1060.04
73	382.47	477.68	550.75	621.13	956.32	436.37	532.40	627.25	706.80	1074.11
74	401.29	497.75	574.11	650.27	982.31	452.78	550.68	647.34	732.28	1101.28
75	422.52	522.42	604.40	682.75	1013.03	474.37	576.42	674.35	763.89	1134.02
76	445.28	550.37	639.92	725.24	1054.94	494.52	602.59	709.25	802.57	1181.17
77	474.10	585.77	682.00	773.27	1095.65	520.73	636.36	750.45	846.79	1211.38
78	495.10	611.71	718.62	814.76	1128.99	541.46	663.34	783.51	886.86	1225.92
79	514.86	632.44	746.20	846.00	1136.98	556.04	682.70	807.44	916.31	1226.75
80	525.50	640.38	759.52	861.64	1138.22	563.79	691.44	819.09	927.60	1227.57
81	561.66	687.19	810.58	919.09	1216.94	599.96	738.25	870.15	985.04	1306.29
82	595.70	727.61	861.64	976.53	1291.40	634.00	778.67	921.21	1042.48	1380.76
83	631.87	772.29	912.70	1033.97	1370.12	670.17	823.35	972.27	1099.92	1459.47
84	672.29	821.22	968.02	1097.80	1450.96	710.59	872.28	1027.59	1163.75	1540.32
85	714.84	872.28	1031.84	1165.88	1544.57	753.14	923.34	1091.41	1231.83	1633.93
86	763.78	931.85	1099.92	1242.47	1648.82	802.07	982.91	1159.49	1308.42	1738.18
87	816.96	995.68	1174.39	1327.57	1759.45	855.26	1046.74	1233.96	1393.52	1848.81
88	872.28	1061.63	1250.98	1414.80	1878.59	910.58	1112.69	1310.55	1480.75	1967.95
89	929.72	1133.96	1333.95	1508.41	2001.99	968.02	1185.02	1393.52	1574.36	2091.35
90	991.42	1208.43	1423.31	1606.27	2136.02	1029.72	1259.49	1482.88	1672.23	2225.38
91	1057.37	1287.15	1514.79	1708.39	2270.06	1095.67	1338.21	1574.36	1774.35	2359.41
92	1121.20	1365.86	1608.40	1812.64	2412.60	1159.49	1416.92	1667.97	1878.59	2501.96
93	1191.41	1450.96	1706.27	1925.40	2559.40	1229.70	1502.02	1765.84	1991.35	2648.75
94	1268.00	1542.45	1814.77	2044.54	2718.96	1306.29	1593.51	1874.34	2110.49	2808.32
95	1348.84	1640.31	1929.65	2172.19	2893.42	1387.14	1691.37	1989.22	2238.14	2982.77

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

Appendix B2

Union Security Insurance Company

6060-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	112.08	123.47	144.66	160.89	327.91	207.49	252.22	280.84	315.29	465.54
30	117.37	129.07	146.55	163.19	339.58	210.45	255.06	284.86	319.29	465.54
31	125.57	137.08	154.17	171.71	342.96	211.60	255.72	285.53	320.40	465.54
32	126.01	137.08	161.89	179.77	338.48	212.29	256.81	286.65	321.07	465.54
33	126.92	145.54	169.16	187.94	331.20	212.74	257.47	287.33	322.18	465.54
34	127.37	153.16	171.82	195.67	327.18	213.43	257.85	288.02	322.85	465.54
35	124.06	154.85	171.82	203.55	319.84	214.58	257.85	288.02	322.89	465.54
36	124.71	150.97	165.21	201.38	315.60	214.86	257.85	288.02	322.89	465.54
37	121.56	151.60	162.24	197.81	309.78	214.86	257.85	288.02	322.89	465.54
38	121.56	148.55	159.44	194.65	306.10	214.86	257.85	288.02	322.89	465.54
39	118.56	145.35	156.48	191.50	300.45	214.86	257.85	288.02	322.89	465.54
40	123.40	150.38	165.03	196.35	310.38	221.92	260.12	284.98	319.92	495.38
41	121.21	148.21	164.13	195.52	310.90	225.09	263.25	290.02	325.55	495.38
42	122.63	145.73	163.26	194.65	312.19	228.28	265.73	295.10	330.78	495.38
43	120.51	143.73	162.62	193.47	313.63	231.49	268.90	300.23	335.84	495.38
44	122.10	145.26	165.52	196.51	322.49	232.77	270.22	305.29	341.61	495.38
45	127.88	154.39	175.74	207.61	336.17	235.53	272.34	307.64	344.06	525.22
46	127.91	152.55	175.05	206.81	357.25	238.79	275.54	312.86	346.37	525.22
47	127.21	150.58	174.89	206.24	373.22	242.07	278.51	319.26	346.37	525.22
48	125.18	148.69	174.25	205.70	394.37	244.09	278.51	319.63	346.37	525.22
49	129.11	147.03	173.72	204.98	405.85	244.09	278.51	319.63	346.37	525.22
50	135.80	159.23	191.56	231.53	411.55	245.91	272.86	323.26	346.24	584.91
51	141.79	164.50	197.31	237.66	431.08	248.01	280.10	319.91	356.37	614.75
52	147.71	170.29	206.79	247.64	458.18	254.49	281.89	321.34	357.46	644.59
53	158.01	179.43	212.63	252.75	473.46	254.86	287.53	326.65	362.75	662.50
54	163.58	188.70	221.61	265.78	500.23	255.21	297.29	336.01	363.57	692.34
55	170.35	194.18	230.98	270.85	519.82	255.54	297.89	336.76	368.34	722.18
56	174.23	202.55	238.92	281.83	541.93	260.26	302.88	337.69	369.32	755.53
57	181.86	208.35	247.08	288.06	547.25	264.67	296.10	338.73	366.78	757.88
58	184.88	219.18	257.60	301.24	557.03	260.72	300.90	339.67	374.61	765.64
59	195.94	227.53	263.01	304.31	554.77	264.67	301.92	340.68	373.44	767.77
60	201.48	238.03	276.12	315.54	570.07	268.24	302.84	344.78	386.78	774.44
61	204.57	249.80	286.80	331.84	601.40	276.46	324.36	362.36	404.39	800.58
62	207.07	262.42	298.43	338.62	621.68	285.04	343.46	385.91	411.14	823.03
63	218.16	274.78	307.79	353.94	635.89	301.12	368.14	409.60	433.19	855.28
64	228.00	283.95	327.18	369.01	660.27	314.46	388.36	430.44	449.74	888.19
65	248.56	301.62	344.72	386.05	683.40	327.29	418.38	459.23	474.23	921.86
66	279.76	348.79	384.53	429.10	781.11	368.89	461.80	507.06	539.49	1021.14
67	325.44	406.25	452.62	478.16	898.08	413.72	516.25	576.41	608.54	1143.54
68	375.77	467.25	513.36	565.59	1027.45	462.88	566.00	634.22	692.08	1282.00
69	425.55	531.49	597.96	647.72	1156.68	520.34	621.31	708.54	775.11	1398.75
70	467.93	603.72	658.55	743.03	1288.82	562.64	674.32	769.54	860.05	1488.69
71	504.78	633.75	723.67	828.21	1329.24	587.73	717.32	834.03	937.08	1518.92
72	529.58	662.65	765.66	864.56	1362.42	612.36	746.52	877.32	992.17	1543.25
73	553.81	693.11	798.59	902.63	1395.23	636.12	774.12	908.75	1028.08	1570.67
74	582.90	724.27	834.80	946.11	1433.37	661.52	805.51	943.18	1069.14	1605.48
75	615.59	760.92	884.21	998.94	1475.77	690.50	839.44	987.74	1116.46	1657.17
76	653.25	806.66	938.55	1061.20	1540.03	724.40	885.23	1039.87	1175.86	1727.46
77	692.14	854.35	998.91	1133.28	1606.77	762.04	932.99	1097.78	1244.83	1781.44
78	728.24	899.43	1055.10	1196.90	1658.20	796.55	975.79	1151.24	1307.46	1802.53
79	757.54	930.46	1097.76	1247.45	1676.64	821.58	1007.04	1190.75	1354.05	1810.25
80	772.29	946.74	1121.20	1272.25	1680.74	831.86	1021.21	1208.43	1372.25	1812.64
81	825.47	1010.57	1197.79	1359.48	1795.62	885.05	1085.03	1285.02	1459.47	1927.53
82	876.54	1074.39	1272.25	1442.45	1906.25	936.11	1148.86	1359.48	1542.45	2038.16
83	929.72	1138.22	1346.72	1527.55	2021.14	989.29	1212.68	1433.94	1627.55	2153.04
84	987.17	1208.43	1429.69	1619.04	2142.41	1046.74	1282.89	1516.92	1719.03	2274.31
85	1050.99	1285.02	1519.04	1721.16	2278.57	1110.56	1359.48	1606.27	1821.15	2410.47
86	1123.33	1372.25	1621.16	1833.92	2431.75	1182.90	1446.71	1708.39	1933.91	2563.65
87	1199.92	1463.73	1729.67	1957.31	2593.44	1259.49	1538.19	1816.90	2057.30	2725.34
88	1280.76	1563.72	1846.68	2087.09	2767.89	1340.33	1638.18	1933.91	2187.08	2899.80
89	1365.86	1667.97	1967.95	2225.38	2950.86	1425.43	1742.43	2055.18	2325.37	3082.77
90	1457.35	1778.60	2097.73	2370.05	3144.46	1516.92	1853.06	2184.96	2470.04	3276.37
91	1550.96	1891.36	2231.76	2518.98	3344.45	1610.53	1965.82	2318.99	2618.97	3476.36
92	1648.82	2010.50	2370.05	2674.28	3552.95	1708.39	2084.96	2457.28	2774.28	3684.85
93	1750.94	2133.90	2514.72	2838.10	3772.08	1810.51	2208.36	2601.95	2938.10	3903.99
94	1861.57	2267.93	2672.16	3014.69	4006.11	1921.14	2342.39	2759.38	3114.68	4138.01
95	1980.71	2412.60	2842.36	3206.16	4261.41	2040.28	2487.06	2929.59	3306.15	4393.31

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

Appendix B2

Union Security Insurance Company

6060-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	100.07	112.58	130.19	143.40	290.28	190.20	229.29	253.84	283.23	417.79
30	104.79	117.68	131.89	145.45	300.62	192.92	231.87	257.47	286.82	417.79
31	112.11	124.98	138.75	153.04	303.60	193.97	232.47	258.08	287.82	417.79
32	112.51	124.98	145.70	160.23	299.64	194.59	233.46	259.09	288.42	417.79
33	113.32	132.70	152.24	167.51	293.20	195.01	234.06	259.70	289.42	417.79
34	113.72	139.65	154.64	174.40	289.64	195.65	234.41	260.32	290.02	417.79
35	110.77	141.19	154.64	181.42	283.13	196.70	234.41	260.32	290.06	417.79
36	111.35	137.65	148.69	179.49	279.39	196.96	234.41	260.32	290.06	417.79
37	108.53	138.22	146.01	176.31	274.23	196.96	234.41	260.32	290.06	417.79
38	108.53	135.44	143.50	173.49	270.98	196.96	234.41	260.32	290.06	417.79
39	105.86	132.52	140.83	170.69	265.97	196.96	234.41	260.32	290.06	417.79
40	111.06	137.85	145.84	175.89	276.43	199.16	232.45	253.89	288.96	441.66
41	109.09	135.86	145.05	175.16	276.90	202.00	235.24	258.38	294.04	441.66
42	110.36	133.59	144.28	174.37	278.04	204.86	237.46	262.91	298.77	441.66
43	108.45	131.75	143.71	173.31	279.33	207.75	240.29	267.48	303.34	441.66
44	109.89	133.15	146.28	176.04	287.21	208.89	241.47	271.98	308.55	441.66
45	115.89	134.60	156.63	187.25	301.56	212.55	239.66	276.36	312.78	471.51
46	115.92	132.99	156.02	186.53	320.48	215.49	242.48	281.04	314.88	471.51
47	115.28	131.28	155.88	186.02	334.80	218.45	245.09	286.79	314.88	471.51
48	113.44	129.63	155.31	185.53	353.78	220.27	245.09	287.12	314.88	471.51
49	117.01	128.18	154.84	184.89	364.07	220.27	245.09	287.12	314.88	471.51
50	124.16	144.42	172.78	203.59	362.82	219.18	248.05	288.98	308.81	519.25
51	126.46	149.88	178.70	210.38	387.97	222.17	251.12	286.98	315.25	549.10
52	132.56	152.18	184.63	220.55	404.27	229.04	253.70	289.66	322.16	567.00
53	142.59	161.49	187.40	230.12	430.41	225.46	260.14	291.34	324.34	596.84
54	144.56	167.34	196.59	239.57	446.44	226.86	261.79	297.24	326.38	620.72
55	151.43	176.52	206.10	245.23	466.23	228.16	267.67	299.34	328.30	644.59
56	159.40	178.52	211.22	253.29	489.31	233.79	269.69	301.93	331.24	678.19
57	160.47	187.85	220.00	260.30	492.02	235.26	264.93	301.09	327.22	678.70
58	164.33	195.94	231.18	270.78	495.14	233.07	267.47	303.92	333.37	679.98
59	172.29	204.78	234.49	275.17	496.61	238.20	266.81	303.58	334.47	681.90
60	175.49	212.64	242.00	287.14	505.78	236.05	269.56	303.28	348.74	683.61
61	182.87	218.96	253.60	298.04	537.87	245.36	287.96	321.40	361.17	712.65
62	186.36	231.91	268.88	303.29	555.80	258.21	307.14	345.13	366.77	733.57
63	192.32	247.90	273.59	316.53	565.66	265.11	328.70	363.05	384.10	760.25
64	202.98	255.26	290.82	330.17	588.59	279.52	349.53	384.65	402.25	792.28
65	220.32	270.62	306.72	345.84	611.46	293.33	373.32	408.21	425.17	821.66
66	253.54	313.02	345.52	382.93	698.49	330.73	412.67	455.14	479.86	910.86
67	288.60	362.17	404.97	425.65	803.55	367.75	459.26	513.07	540.60	1017.88
68	336.56	417.54	460.79	503.08	912.83	412.20	504.99	566.61	615.19	1139.55
69	375.29	476.62	529.71	576.10	1030.50	457.90	553.40	626.54	689.69	1247.19
70	417.07	539.80	583.57	658.67	1147.99	500.13	599.78	684.40	763.41	1327.98
71	451.65	565.61	644.73	738.76	1180.21	524.28	637.62	745.37	833.32	1347.94
72	472.16	587.57	682.72	772.04	1214.41	545.03	660.39	781.62	883.70	1374.69
73	495.68	615.05	709.86	804.71	1241.79	565.44	688.44	807.77	914.86	1394.59
74	521.39	643.79	744.00	843.59	1272.99	590.96	717.64	840.66	949.04	1426.36
75	548.44	678.58	786.28	887.01	1316.31	614.72	747.10	878.62	993.34	1475.48
76	581.26	714.94	831.90	943.88	1370.54	644.21	783.90	922.55	1045.21	1535.52
77	616.08	759.71	884.82	1003.98	1427.34	678.22	829.04	973.55	1102.85	1581.37
78	648.92	797.89	934.93	1059.91	1474.24	707.51	865.23	1021.45	1156.04	1599.47
79	671.36	825.81	975.28	1104.56	1485.22	728.53	893.63	1056.93	1195.29	1603.50
80	685.06	840.37	993.55	1125.45	1489.26	736.12	904.19	1070.14	1214.81	1604.14
81	731.86	897.81	1061.63	1202.04	1591.38	782.92	961.64	1138.22	1291.40	1706.27
82	778.67	953.13	1125.45	1274.38	1689.25	829.73	1016.95	1202.04	1363.74	1804.13
83	825.47	1010.57	1193.53	1350.97	1789.24	876.54	1074.39	1270.13	1440.33	1904.12
84	876.54	1072.27	1265.87	1429.69	1897.74	927.60	1136.09	1342.46	1519.04	2012.63
85	933.98	1140.35	1346.72	1521.17	2019.01	985.04	1204.17	1423.31	1610.53	2133.90
86	997.80	1216.94	1436.07	1621.16	2153.04	1048.86	1280.76	1512.66	1710.52	2267.93
87	1065.88	1299.91	1531.81	1729.67	2297.71	1116.94	1363.74	1608.40	1819.02	2412.60
88	1138.22	1387.14	1633.93	1844.55	2453.02	1189.28	1450.96	1710.52	1933.91	2567.91
89	1214.81	1480.75	1744.56	1967.95	2614.71	1265.87	1544.57	1821.15	2057.30	2729.60
90	1293.53	1578.61	1857.32	2095.60	2787.04	1344.59	1642.44	1933.91	2184.96	2901.93
91	1378.63	1678.61	1976.46	2229.63	2963.63	1429.69	1742.43	2053.05	2318.99	3078.51
92	1463.73	1782.86	2097.73	2365.79	3148.72	1514.79	1846.68	2174.32	2455.15	3263.60
93	1555.21	1893.49	2227.51	2510.47	3342.32	1606.27	1957.31	2304.10	2599.82	3457.21
94	1653.08	2012.63	2365.79	2665.77	3550.82	1704.14	2076.45	2442.38	2755.13	3665.70
95	1759.45	2140.28	2516.85	2835.97	3776.34	1810.51	2204.10	2593.44	2925.33	3891.22

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

Appendix B2

Union Security Insurance Company

6060-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	88.06	101.68	119.34	132.91	263.40	167.14	206.36	226.83	256.51	376.01
30	92.22	106.29	120.90	134.81	272.78	169.53	208.69	230.08	259.76	376.01
31	98.66	112.89	127.19	141.84	275.49	170.45	209.22	230.62	260.67	376.01
32	99.01	112.89	133.56	148.51	271.89	171.01	210.12	231.53	261.21	376.01
33	99.73	119.86	139.55	155.26	266.05	171.38	210.66	232.07	262.11	376.01
34	100.07	126.13	141.75	161.64	262.82	171.93	210.96	232.63	262.66	376.01
35	97.48	127.52	141.75	168.15	256.92	172.86	210.96	232.63	262.69	376.01
36	97.99	124.33	136.30	166.36	253.52	173.08	210.96	232.63	262.69	376.01
37	95.51	124.85	133.85	163.41	248.84	173.08	210.96	232.63	262.69	376.01
38	95.51	122.33	131.54	160.79	245.89	173.08	210.96	232.63	262.69	376.01
39	93.16	119.70	129.09	158.20	241.34	173.08	210.96	232.63	262.69	376.01
40	98.72	121.14	130.49	159.53	252.18	176.40	210.31	227.98	263.16	399.88
41	96.97	119.39	129.78	158.86	252.61	178.92	212.84	232.01	267.79	399.88
42	98.10	117.39	129.09	158.15	253.65	181.45	214.85	236.08	272.09	399.88
43	96.40	115.78	128.58	157.19	254.82	184.01	217.41	240.18	276.25	399.88
44	97.68	117.01	130.88	159.67	262.02	185.02	218.47	244.23	281.00	399.88
45	103.91	122.72	137.53	166.90	271.90	189.57	217.87	245.07	276.29	423.76
46	103.92	121.26	136.99	166.26	288.95	192.19	220.44	249.23	278.15	423.76
47	103.36	119.70	136.87	165.80	301.87	194.84	222.81	254.33	278.15	423.76
48	101.71	118.19	136.37	165.37	318.98	196.46	222.81	254.62	278.15	423.76
49	104.90	116.87	135.96	164.79	328.26	196.46	222.81	254.62	278.15	423.76
50	112.52	125.91	154.00	183.63	330.33	197.80	218.28	254.69	276.06	465.54
51	114.97	135.26	160.08	190.90	344.86	196.34	226.98	254.05	283.27	489.41
52	121.20	141.31	166.17	201.21	366.54	203.59	230.21	257.98	291.27	513.28
53	127.18	143.54	169.38	203.71	381.99	205.85	232.76	260.44	290.20	537.16
54	133.15	149.53	178.72	213.37	403.41	203.23	235.17	267.09	293.33	555.06
55	136.28	158.87	184.78	219.61	418.00	205.35	237.45	266.08	296.27	578.94
56	140.86	157.92	193.91	224.75	436.70	207.32	236.49	270.15	293.17	606.80
57	142.64	170.78	196.31	232.53	441.82	210.05	237.66	270.99	291.27	610.83
58	147.22	176.01	204.76	240.32	442.77	205.41	237.75	271.74	295.56	610.37
59	152.02	182.03	209.14	246.04	447.39	207.95	242.24	269.85	298.75	611.18
60	155.99	187.25	217.18	252.43	454.34	211.02	239.61	271.35	307.52	611.90
61	161.17	197.37	229.44	264.25	478.58	221.17	254.86	289.89	321.04	633.98
62	165.66	210.55	239.33	273.84	498.16	228.03	274.11	307.48	331.28	657.53
63	172.23	218.03	245.09	282.00	507.15	238.93	292.54	325.82	343.67	678.18
64	180.73	226.58	260.06	294.10	528.22	247.75	310.69	341.91	357.56	708.88
65	197.72	242.43	274.15	308.31	546.72	262.45	334.70	366.18	378.84	733.48
66	224.39	280.22	309.29	344.91	627.14	295.75	370.09	406.26	428.75	812.83
67	257.90	324.37	360.31	381.42	716.89	328.35	412.33	456.06	484.47	908.97
68	297.35	374.46	411.31	452.47	818.68	364.89	454.15	505.44	550.59	1018.69
69	335.08	425.19	474.47	520.04	921.14	409.33	492.29	560.93	616.92	1112.94
70	372.99	479.43	521.63	590.53	1024.23	448.03	535.39	609.08	682.88	1184.19
71	398.51	504.28	575.65	659.26	1055.34	464.17	567.88	663.28	745.78	1204.80
72	421.12	528.81	606.15	689.10	1085.38	487.32	590.20	695.48	788.00	1228.60
73	440.60	549.49	636.43	719.04	1109.76	503.98	611.95	722.10	816.95	1243.16
74	465.73	578.22	664.91	752.79	1139.34	526.28	641.48	749.86	849.45	1273.77
75	489.67	607.60	699.53	791.87	1175.62	547.35	668.76	783.48	887.01	1315.71
76	517.27	639.40	743.91	839.90	1221.50	574.71	698.58	823.90	930.55	1367.20
77	547.62	675.29	791.01	894.96	1272.37	604.55	735.24	867.07	983.70	1408.71
78	576.82	710.84	833.99	944.54	1310.43	628.10	769.09	908.49	1031.07	1421.47
79	596.51	734.81	866.41	982.09	1321.48	646.83	793.83	938.99	1063.74	1426.61
80	608.47	746.76	882.92	999.93	1325.44	653.15	804.20	951.00	1078.65	1427.56
81	651.02	797.82	944.62	1068.01	1414.80	695.70	855.26	1012.70	1146.73	1516.92
82	691.44	848.88	1002.06	1133.96	1502.02	736.12	906.32	1070.14	1212.68	1604.14
83	733.99	899.94	1061.63	1199.92	1591.38	778.67	957.38	1129.71	1278.64	1693.50
84	778.67	953.13	1125.45	1272.25	1687.12	823.35	1010.57	1193.53	1350.97	1789.24
85	829.73	1014.82	1197.79	1353.10	1795.62	874.41	1072.27	1265.87	1431.82	1897.74
86	887.17	1082.90	1278.64	1442.45	1916.89	931.85	1140.35	1346.72	1521.17	2019.01
87	946.74	1157.37	1363.74	1540.32	2044.54	991.42	1214.81	1431.82	1619.04	2146.66
88	1010.57	1236.08	1455.22	1642.44	2182.83	1055.25	1293.53	1523.30	1721.16	2284.95
89	1078.65	1316.93	1553.08	1750.94	2327.50	1123.33	1374.37	1621.16	1829.66	2429.62
90	1150.98	1404.16	1653.08	1865.83	2480.68	1195.66	1461.60	1721.16	1944.55	2582.80
91	1225.45	1495.64	1759.45	1982.84	2638.12	1270.13	1553.08	1827.53	2061.56	2740.24
92	1302.04	1587.12	1867.96	2106.24	2801.93	1346.72	1644.57	1936.04	2184.96	2904.05
93	1382.88	1684.99	1982.84	2233.89	2974.26	1427.56	1742.43	2050.92	2312.61	3076.38
94	1470.11	1791.37	2106.24	2372.18	3159.36	1514.79	1848.81	2174.32	2450.89	3261.48
95	1565.85	1906.25	2242.40	2525.36	3361.47	1610.53	1963.69	2310.48	2604.08	3463.59

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

Appendix B2

Union Security Insurance Company

6060-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 80%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	84.06	94.42	112.11	122.42	247.27	155.62	189.17	210.63	235.13	346.17
30	88.03	98.70	113.57	124.17	256.08	157.84	191.30	213.65	238.11	346.17
31	94.18	104.82	119.48	130.65	258.62	158.70	191.79	214.15	238.94	346.17
32	94.51	104.82	125.46	136.78	255.25	159.21	192.61	214.99	239.44	346.17
33	95.19	111.30	131.10	143.00	249.76	159.56	193.10	215.49	240.27	346.17
34	95.52	117.12	133.16	148.88	246.73	160.07	193.38	216.01	240.77	346.17
35	93.05	118.41	133.16	154.87	241.19	160.93	193.38	216.01	240.80	346.17
36	93.53	115.45	128.04	153.23	238.00	161.15	193.38	216.01	240.80	346.17
37	91.17	115.93	125.73	150.51	233.60	161.15	193.38	216.01	240.80	346.17
38	91.17	113.59	123.57	148.10	230.83	161.15	193.38	216.01	240.80	346.17
39	88.92	111.15	121.27	145.71	226.57	161.15	193.38	216.01	240.80	346.17
40	90.50	112.79	122.82	147.26	237.63	165.02	193.71	217.62	242.52	370.04
41	88.89	111.16	122.15	146.64	238.03	167.37	196.04	221.47	246.79	370.04
42	89.93	109.30	121.50	145.99	239.02	169.74	197.89	225.35	250.75	370.04
43	88.37	107.80	121.02	145.10	240.12	172.13	200.25	229.26	254.59	370.04
44	89.54	108.94	123.18	147.38	246.90	173.08	201.23	233.13	258.96	370.04
45	95.91	114.80	129.89	158.76	252.13	178.08	201.53	229.43	260.65	387.95
46	95.93	113.43	129.38	158.15	267.94	180.55	203.90	233.32	262.40	387.95
47	95.41	111.97	129.27	157.71	279.91	183.03	206.10	238.09	262.40	387.95
48	93.88	110.56	128.80	157.30	295.78	184.55	206.10	238.37	262.40	387.95
49	96.83	109.33	128.40	156.75	304.39	184.55	206.10	238.37	262.40	387.95
50	100.88	118.50	142.73	171.65	308.67	176.41	203.40	235.10	257.34	435.70
51	103.47	124.29	148.92	179.22	323.31	180.84	207.66	239.93	264.99	453.60
52	109.84	130.44	155.09	185.73	339.59	188.32	211.42	239.88	264.79	477.47
53	115.61	132.78	158.57	192.39	355.09	186.25	214.50	242.78	268.86	495.38
54	121.74	138.85	168.00	198.40	376.52	189.05	217.42	249.85	272.67	513.28
55	124.93	144.75	170.57	201.31	391.21	187.09	220.18	249.45	272.25	537.16
56	133.45	147.62	176.59	206.91	405.13	194.09	219.90	250.28	270.32	559.21
57	131.94	157.11	186.15	215.18	411.69	193.25	218.18	252.17	269.69	565.58
58	136.95	162.73	188.25	223.39	414.20	189.61	222.89	250.28	274.94	562.19
59	141.89	169.02	193.30	226.61	411.60	192.83	221.18	249.61	272.78	565.72
60	146.24	174.56	201.66	233.50	420.05	196.71	222.97	252.20	285.33	564.10
61	148.78	181.95	211.33	245.81	444.70	200.44	238.31	267.83	296.34	587.71
62	153.82	195.29	221.61	250.28	461.11	211.27	254.30	285.51	304.66	603.85
63	160.75	203.10	227.99	264.73	468.14	219.29	272.82	300.99	317.68	626.34
64	166.83	209.37	240.49	271.90	490.49	231.87	288.04	317.49	329.62	650.50
65	183.60	225.51	252.43	286.86	507.15	243.93	312.17	336.17	348.86	677.37
66	206.91	259.36	284.22	317.75	578.32	270.31	343.89	372.66	397.52	751.56
67	239.48	302.33	333.51	353.78	661.74	305.36	382.16	421.22	449.02	837.76
68	277.75	344.64	380.38	416.75	757.28	341.24	416.87	466.81	507.53	940.99
69	311.63	394.33	438.72	476.45	849.64	378.11	454.94	518.29	566.30	1026.33
70	345.86	443.92	482.51	545.11	943.14	409.83	491.34	563.24	628.12	1091.14
71	371.94	466.80	532.89	609.56	978.81	430.78	528.03	614.03	687.41	1113.35
72	389.21	489.64	561.49	634.86	1001.89	448.85	548.73	641.24	727.38	1131.21
73	406.95	508.90	587.47	663.97	1027.69	464.03	566.05	667.03	752.70	1151.59
74	427.65	533.52	615.12	694.21	1052.47	485.12	588.76	691.28	782.08	1177.57
75	450.50	559.33	646.37	730.31	1084.94	505.25	615.59	721.92	817.06	1212.34
76	477.27	590.83	687.92	773.24	1127.99	529.27	645.25	759.91	858.56	1263.85
77	504.52	624.14	730.17	823.97	1171.77	556.29	679.46	801.15	905.10	1299.08
78	531.16	655.23	769.09	870.04	1207.11	577.56	711.41	836.39	949.35	1308.65
79	551.15	677.94	798.37	904.97	1217.70	594.63	732.60	864.15	979.82	1311.74
80	559.54	687.19	814.84	921.21	1219.06	602.09	740.37	876.54	991.42	1312.68
81	599.96	736.12	870.15	985.04	1302.04	642.51	789.31	931.85	1055.25	1395.65
82	636.13	780.80	923.34	1044.61	1382.88	678.68	833.99	985.04	1114.82	1476.49
83	676.55	827.60	978.66	1106.31	1465.86	719.10	880.79	1040.35	1176.51	1559.47
84	716.97	878.66	1038.23	1172.26	1553.08	759.52	931.85	1099.92	1242.47	1646.69
85	763.78	936.11	1104.18	1246.72	1653.08	806.33	989.29	1165.88	1316.93	1746.69
86	816.96	997.80	1176.51	1329.70	1763.71	859.52	1050.99	1238.21	1399.90	1857.32
87	872.28	1065.88	1257.36	1416.92	1882.85	914.83	1119.07	1319.06	1487.13	1976.46
88	931.85	1138.22	1340.33	1512.66	2008.37	974.40	1191.41	1402.03	1582.87	2101.98
89	993.55	1214.81	1429.69	1612.65	2142.41	1036.10	1268.00	1491.39	1682.86	2236.02
90	1061.63	1293.53	1523.30	1716.90	2282.82	1104.18	1346.72	1585.00	1787.11	2376.43
91	1129.71	1376.50	1621.16	1825.41	2429.62	1172.26	1429.69	1682.86	1895.61	2523.23
92	1199.92	1463.73	1721.16	1938.16	2578.55	1242.47	1516.92	1782.86	2008.37	2672.16
93	1274.38	1553.08	1827.53	2057.30	2738.11	1316.93	1606.27	1889.23	2127.51	2831.72
94	1355.23	1650.95	1940.29	2184.96	2908.31	1397.78	1704.14	2001.99	2255.16	3001.92
95	1442.45	1757.33	2065.81	2325.37	3095.53	1485.00	1810.51	2127.51	2395.58	3189.14

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

6060-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	92.07	105.31	122.96	136.41	274.15	172.91	217.83	237.63	267.20	393.92
30	96.41	110.09	124.57	138.36	283.91	175.38	220.28	241.04	270.58	393.92
31	103.15	116.92	131.05	145.58	286.74	176.33	220.85	241.60	271.53	393.92
32	103.51	116.92	137.60	152.41	282.99	176.90	221.79	242.55	272.09	393.92
33	104.26	124.14	143.78	159.34	276.91	177.29	222.36	243.12	273.03	393.92
34	104.62	130.64	146.05	165.90	273.55	177.86	222.68	243.71	273.60	393.92
35	101.91	132.08	146.05	172.57	267.40	178.82	222.68	243.71	273.64	393.92
36	102.44	128.77	140.43	170.74	263.86	179.05	222.68	243.71	273.64	393.92
37	99.85	129.31	137.90	167.71	258.99	179.05	222.68	243.71	273.64	393.92
38	99.85	126.70	135.53	165.03	255.92	179.05	222.68	243.71	273.64	393.92
39	97.39	123.97	133.01	162.36	251.19	179.05	222.68	243.71	273.64	393.92
40	102.84	129.49	138.17	167.71	261.88	187.78	221.38	243.53	273.48	417.79
41	101.01	127.63	137.41	167.01	262.32	190.46	224.04	247.83	278.29	417.79
42	102.19	125.49	136.69	166.26	263.41	193.16	226.16	252.18	282.76	417.79
43	100.42	123.77	136.15	165.25	264.62	195.88	228.85	256.56	287.09	417.79
44	101.75	125.08	138.58	167.85	272.10	196.96	229.97	260.88	292.02	417.79
45	107.90	130.64	148.99	175.04	286.73	201.06	228.76	260.72	291.93	447.63
46	107.92	129.08	148.41	174.37	304.72	203.84	231.46	265.14	293.89	447.63
47	107.33	127.42	148.27	173.89	318.33	206.65	233.95	270.56	293.89	447.63
48	105.62	125.81	147.74	173.43	336.38	208.37	233.95	270.87	293.89	447.63
49	108.94	124.41	147.29	172.83	346.17	208.37	233.95	270.87	293.89	447.63
50	116.40	133.31	161.51	199.60	351.99	208.49	233.17	274.28	294.77	495.38
51	122.63	138.91	167.53	198.70	366.42	211.84	241.46	272.87	301.55	525.22
52	124.99	144.93	177.25	208.95	388.10	213.77	239.61	271.56	304.50	549.10
53	134.88	150.72	183.80	215.03	403.51	215.65	241.89	278.09	307.27	561.03
54	140.76	160.21	185.87	228.34	424.93	217.41	252.92	284.32	309.86	584.91
55	143.86	165.93	195.44	230.59	439.44	219.04	254.72	286.87	312.28	614.75
56	148.28	171.65	204.29	242.59	457.74	224.97	257.24	290.01	316.01	642.50
57	153.33	177.61	209.85	242.94	466.92	226.86	249.35	286.04	312.84	644.76
58	157.49	189.30	221.27	253.86	476.09	221.21	256.32	289.62	316.18	653.21
59	165.53	191.78	224.99	258.98	474.24	223.08	256.28	290.09	318.24	651.59
60	168.99	203.12	232.69	271.37	484.35	225.32	259.57	290.51	329.71	659.71
61	173.57	212.79	244.54	282.68	512.46	234.99	274.72	308.79	345.74	680.26
62	174.53	225.81	254.11	288.56	526.98	241.45	293.93	326.30	349.02	697.78
63	186.58	232.96	262.19	299.26	538.36	258.57	312.26	350.64	366.77	725.69
64	194.63	240.92	279.64	313.52	562.18	266.81	330.11	366.33	382.70	754.75
65	209.02	250.88	293.15	327.07	582.68	277.89	350.79	387.20	403.37	781.58
66	236.05	295.13	328.80	366.64	664.70	311.65	389.75	433.75	459.98	870.01
67	276.32	343.27	384.13	406.30	764.16	351.33	439.15	490.90	516.97	975.99
68	316.96	397.66	439.14	479.26	871.90	391.92	481.27	540.86	587.50	1087.75
69	361.89	452.62	510.21	551.18	980.03	444.02	526.24	603.57	658.05	1186.56
70	400.11	511.39	557.49	632.71	1092.51	475.81	569.28	651.65	727.98	1264.54
71	428.40	538.35	615.12	705.64	1131.87	500.90	611.05	709.25	797.66	1292.28
72	449.83	564.72	650.81	733.76	1161.28	519.38	634.86	746.52	842.23	1314.76
73	471.20	586.95	676.20	768.00	1188.26	540.86	657.85	771.06	875.09	1338.24
74	495.02	616.97	708.85	805.51	1219.53	561.56	685.42	799.65	910.96	1363.33
75	523.25	644.51	752.70	847.84	1253.78	586.65	713.53	842.24	948.57	1406.56
76	554.60	685.26	797.24	901.22	1309.17	614.81	751.91	885.23	999.88	1467.60
77	588.19	726.45	846.79	963.41	1364.81	647.73	793.55	932.99	1057.22	1512.85
78	617.68	764.04	896.48	1016.65	1408.72	676.23	829.18	978.19	1110.38	1531.78
79	644.14	791.69	932.19	1059.20	1425.26	699.03	857.34	1011.57	1149.93	1539.17
80	657.40	806.33	953.13	1080.78	1427.56	706.33	868.03	1027.59	1165.88	1540.32
81	702.08	859.52	1016.95	1155.24	1525.43	751.01	921.21	1091.41	1240.34	1638.18
82	746.76	914.83	1080.78	1225.45	1621.16	795.69	976.53	1155.24	1310.55	1733.92
83	791.43	968.02	1144.60	1297.78	1716.90	840.37	1029.72	1219.06	1382.88	1829.66
84	840.37	1027.59	1214.81	1376.50	1821.15	889.30	1089.29	1289.27	1461.60	1933.91
85	893.56	1093.54	1291.40	1461.60	1936.04	942.49	1155.24	1365.86	1546.70	2048.79
86	955.25	1168.00	1376.50	1557.34	2065.81	1004.19	1229.70	1450.96	1642.44	2178.57
87	1021.21	1244.59	1470.11	1663.71	2204.10	1070.14	1306.29	1544.57	1748.82	2316.86
88	1089.29	1329.70	1567.98	1774.35	2353.03	1138.22	1391.39	1642.44	1859.45	2465.79
89	1161.62	1419.05	1672.23	1891.36	2508.34	1210.55	1480.75	1746.69	1976.46	2621.10
90	1240.34	1512.66	1782.86	2014.75	2672.16	1289.27	1574.36	1857.32	2099.86	2784.91
91	1319.06	1608.40	1895.61	2140.28	2842.36	1367.99	1670.10	1970.08	2225.38	2955.12
92	1402.03	1710.52	2014.75	2272.18	3018.94	1450.96	1772.22	2089.22	2357.28	3131.70
93	1489.26	1814.77	2136.02	2412.60	3206.16	1538.19	1876.47	2210.49	2497.70	3318.92
94	1582.87	1929.65	2270.06	2561.53	3404.02	1631.80	1991.35	2344.52	2646.63	3516.78
95	1684.99	2050.92	2414.73	2725.34	3621.03	1733.92	2112.62	2489.19	2810.44	3733.78

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

Appendix B2

Union Security Insurance Company

6060-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	88.06	94.42	112.11	122.42	247.27	161.38	194.90	216.03	240.48	352.14
30	92.22	98.70	113.57	124.17	256.08	163.69	197.09	219.12	243.53	352.14
31	98.66	104.82	119.48	130.65	258.62	164.58	197.60	219.64	244.37	352.14
32	99.01	104.82	125.46	136.78	255.25	165.11	198.44	220.50	244.88	352.14
33	99.73	111.30	131.10	143.00	249.76	165.47	198.95	221.02	245.73	352.14
34	100.07	117.12	133.16	148.88	246.73	166.00	199.24	221.55	246.24	352.14
35	97.48	118.41	133.16	154.87	241.19	166.89	199.24	221.55	246.27	352.14
36	97.99	115.45	128.04	153.23	238.00	167.12	199.24	221.55	246.27	352.14
37	95.51	115.93	125.73	150.51	233.60	167.12	199.24	221.55	246.27	352.14
38	95.51	113.59	123.57	148.10	230.83	167.12	199.24	221.55	246.27	352.14
39	93.16	111.15	121.27	145.71	226.57	167.12	199.24	221.55	246.27	352.14
40	94.61	116.96	126.65	147.26	237.63	165.02	199.24	217.62	247.68	376.01
41	92.93	115.28	125.96	146.64	238.03	167.37	201.64	221.47	252.04	376.01
42	94.01	113.35	125.30	145.99	239.02	169.74	203.54	225.35	256.09	376.01
43	92.39	111.79	124.80	145.10	240.12	172.13	205.97	229.26	260.00	376.01
44	93.61	112.98	127.03	147.38	246.90	173.08	206.98	233.13	264.47	376.01
45	95.91	114.80	133.71	158.76	252.13	178.08	206.98	234.64	265.87	399.88
46	95.93	113.43	133.19	158.15	267.94	180.55	209.41	238.62	267.65	399.88
47	95.41	111.97	133.07	157.71	279.91	183.03	211.67	243.50	267.65	399.88
48	93.88	110.56	132.58	157.30	295.78	184.55	211.67	243.78	267.65	399.88
49	96.83	109.33	132.18	156.75	304.39	184.55	211.67	243.78	267.65	399.88
50	104.76	122.20	146.49	171.65	308.67	187.10	208.36	244.90	262.02	441.66
51	107.30	127.95	152.64	179.22	328.70	191.17	212.49	244.64	269.56	465.54
52	113.63	130.44	155.09	189.60	344.98	198.50	216.12	244.40	273.61	483.44
53	123.32	136.37	158.57	192.39	365.85	196.05	223.63	247.19	273.13	507.32
54	121.74	142.41	168.00	202.14	376.52	189.05	226.30	254.16	276.81	525.22
55	128.71	148.28	177.68	208.63	396.57	191.66	224.50	257.77	280.26	549.10
56	137.16	151.05	180.05	214.05	415.65	198.50	228.20	254.26	281.75	577.06
57	139.07	160.53	186.15	222.12	421.74	201.65	225.97	255.93	276.88	576.89
58	136.95	166.05	194.85	230.16	418.96	197.51	226.60	257.44	281.81	578.25
59	145.27	175.52	199.64	236.32	420.55	204.17	228.20	259.73	285.76	580.88
60	149.49	177.73	207.87	242.97	432.91	203.87	226.30	258.59	294.84	583.22
61	154.98	185.04	217.37	255.03	457.40	207.35	244.93	274.13	308.69	606.22
62	159.74	198.34	227.52	256.17	473.46	221.33	264.20	291.79	310.57	626.22
63	163.62	212.06	233.69	270.49	479.84	222.56	279.39	310.30	329.23	647.94
64	172.39	215.11	246.08	283.00	501.81	238.23	297.75	326.65	343.59	675.52
65	186.42	231.15	260.58	294.90	521.54	247.01	318.61	345.17	362.49	697.41
66	215.65	268.30	295.36	325.90	593.34	279.85	350.44	387.93	406.03	776.07
67	245.62	308.63	345.42	362.08	685.38	315.22	392.22	437.06	460.84	867.08
68	287.55	354.58	392.75	425.68	777.75	351.38	427.04	479.69	522.91	971.21
69	318.33	404.62	451.72	492.02	874.87	388.52	471.92	534.69	588.45	1056.64
70	356.03	454.57	495.55	558.08	973.02	423.72	504.90	582.89	644.23	1120.75
71	385.23	480.43	549.33	626.13	1002.98	447.47	541.31	633.73	706.87	1145.16
72	401.97	499.43	580.63	657.20	1032.25	461.67	561.49	666.77	752.90	1168.67
73	419.19	524.51	602.77	682.32	1056.23	479.40	584.41	685.38	777.18	1186.81
74	442.30	545.44	632.69	714.71	1082.54	502.76	609.26	714.71	805.51	1210.75
75	467.29	579.21	668.76	755.50	1119.34	522.09	635.18	747.10	845.04	1253.06
76	493.27	607.02	706.58	802.57	1165.98	547.98	666.59	783.90	887.89	1305.19
77	524.81	647.16	750.45	854.40	1212.56	576.61	704.81	826.51	938.06	1342.93
78	550.38	679.41	795.53	901.28	1254.99	601.62	735.45	867.63	983.00	1361.30
79	571.56	700.69	830.12	938.99	1263.82	619.59	759.81	898.17	1016.11	1364.58
80	582.94	714.84	844.62	957.38	1265.87	625.49	770.16	910.58	1031.84	1363.74
81	623.36	763.78	902.07	1023.33	1353.10	665.91	819.09	968.02	1097.80	1450.96
82	661.66	810.58	955.25	1082.90	1436.07	704.21	865.90	1021.21	1157.37	1533.94
83	702.08	859.52	1014.82	1148.86	1521.17	744.63	914.83	1080.78	1223.32	1619.04
84	746.76	910.58	1074.39	1214.81	1612.65	789.31	965.89	1140.35	1289.27	1710.52
85	793.56	970.15	1144.60	1293.53	1716.90	836.11	1025.46	1210.55	1367.99	1814.77
86	848.88	1033.97	1219.06	1378.63	1829.66	891.43	1089.29	1285.02	1453.09	1927.53
87	906.32	1104.18	1302.04	1470.11	1953.06	948.87	1159.49	1367.99	1544.57	2050.92
88	968.02	1178.64	1389.27	1567.98	2084.96	1010.57	1233.96	1455.22	1642.44	2182.83
89	1033.97	1259.49	1482.88	1674.35	2223.25	1076.52	1314.80	1548.83	1748.82	2321.12
90	1099.92	1342.46	1578.61	1782.86	2370.05	1142.47	1397.78	1644.57	1857.32	2467.91
91	1172.26	1427.56	1678.61	1895.61	2518.98	1214.81	1482.88	1744.56	1970.08	2616.84
92	1244.59	1514.79	1782.86	2010.50	2676.41	1287.15	1570.10	1848.81	2084.96	2774.28
93	1323.31	1610.53	1893.49	2133.90	2840.23	1365.86	1665.84	1959.44	2208.36	2938.10
94	1406.29	1710.52	2010.50	2265.80	3018.94	1448.84	1765.84	2076.45	2340.26	3116.81
95	1495.64	1819.02	2138.15	2410.47	3210.42	1538.19	1874.34	2204.10	2484.93	3308.28

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

Appendix B2

Union Security Insurance Company

6060-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	76.06	83.52	101.26	115.42	225.77	144.09	171.97	194.43	219.10	322.30
30	79.64	87.31	102.58	117.07	233.81	146.15	173.90	197.21	221.88	322.30
31	85.21	92.73	107.92	123.18	236.14	146.94	174.35	197.68	222.65	322.30
32	85.51	92.73	113.32	128.97	233.05	147.42	175.10	198.45	223.12	322.30
33	86.13	98.45	118.41	134.83	228.04	147.74	175.55	198.92	223.89	322.30
34	86.43	103.61	120.28	140.37	225.27	148.22	175.80	199.40	224.35	322.30
35	84.18	104.75	120.28	146.02	220.21	149.01	175.80	199.40	224.38	322.30
36	84.63	102.13	115.65	144.47	217.30	149.21	175.80	199.40	224.38	322.30
37	82.49	102.55	113.57	141.91	213.29	149.21	175.80	199.40	224.38	322.30
38	82.49	100.49	111.61	139.64	210.76	149.21	175.80	199.40	224.38	322.30
39	80.45	98.32	109.53	137.38	206.87	149.21	175.80	199.40	224.38	322.30
40	86.38	100.25	111.30	134.99	213.38	153.64	177.11	196.89	221.88	340.20
41	84.85	98.81	110.69	134.42	213.75	155.83	179.23	200.38	225.78	340.20
42	85.84	97.15	110.11	133.82	214.63	158.04	180.93	203.89	229.41	340.20
43	84.35	95.82	109.67	133.01	215.62	160.26	183.08	207.43	232.92	340.20
44	85.47	96.84	111.63	135.10	221.71	161.15	183.98	210.93	236.92	340.20
45	91.92	102.93	118.43	142.48	232.35	160.85	185.19	208.57	234.59	358.11
46	91.93	101.70	117.97	141.93	246.92	163.07	187.37	212.11	236.16	358.11
47	91.43	100.39	117.86	141.54	257.96	165.32	189.39	216.45	236.16	358.11
48	89.97	99.13	117.43	141.17	272.58	166.69	189.39	216.70	236.16	358.11
49	92.80	98.02	117.07	140.67	280.52	166.69	189.39	216.70	236.16	358.11
50	93.12	107.39	131.46	155.69	276.17	165.72	188.52	215.51	233.95	393.92
51	95.81	116.98	134.02	163.63	290.98	165.34	193.17	216.41	242.15	417.79
52	102.26	119.57	140.32	170.25	312.64	173.05	192.62	221.77	247.13	435.70
53	107.91	122.01	144.15	173.53	322.81	176.44	196.25	225.12	247.52	453.60
54	114.13	128.17	150.12	183.42	344.25	174.87	199.67	224.01	252.02	471.51
55	117.36	134.16	156.35	186.67	359.05	177.97	202.91	224.51	248.23	495.38
56	118.62	133.89	166.20	189.07	368.30	176.44	203.30	230.42	247.48	517.57
57	121.24	143.45	165.85	197.83	376.55	176.44	202.59	229.58	248.12	520.33
58	126.67	149.44	175.04	203.08	376.11	173.81	204.32	232.41	250.88	519.35
59	131.75	152.77	180.62	210.43	380.28	177.71	203.62	229.37	256.54	520.26
60	129.99	158.69	183.05	217.72	385.76	178.83	203.00	229.85	263.14	521.07
61	136.38	169.62	196.23	227.37	406.58	190.07	218.45	248.93	274.74	541.43
62	139.03	176.98	203.88	232.62	424.06	191.15	231.18	260.41	280.99	559.12
63	146.39	185.18	210.89	241.71	429.12	202.93	249.81	279.27	294.57	574.51
64	155.71	192.17	220.91	249.71	448.99	212.82	262.15	290.01	304.48	600.47
65	169.47	205.78	233.43	262.73	463.99	222.31	283.21	309.16	321.61	617.25
66	189.42	238.49	261.92	293.31	533.26	251.23	314.42	345.17	366.28	694.37
67	217.98	277.14	306.71	326.14	610.54	279.10	351.99	386.39	413.57	770.74
68	254.87	318.13	349.46	384.01	695.88	310.84	386.37	431.40	467.54	867.61
69	284.82	360.04	402.97	442.19	782.34	350.36	417.60	475.64	522.01	948.38
70	315.34	408.40	443.38	502.92	870.59	375.09	450.68	517.39	579.81	1006.56
71	338.73	429.32	490.12	563.18	898.25	394.04	484.85	564.77	635.53	1025.87
72	357.31	450.47	513.63	587.01	922.19	413.58	500.87	590.20	669.96	1045.06
73	373.29	468.31	541.58	611.95	942.04	427.15	520.16	615.01	694.56	1056.51
74	395.43	491.79	565.32	641.48	968.94	446.90	544.82	638.55	723.50	1081.38
75	414.12	516.75	596.00	671.55	1000.52	463.14	568.02	665.96	752.70	1118.36
76	439.95	542.27	631.92	714.58	1037.40	489.17	591.93	701.25	789.24	1160.50
77	466.49	575.54	674.39	760.59	1082.06	515.65	626.22	737.77	834.11	1197.67
78	490.30	604.46	709.01	802.74	1113.87	534.24	653.73	771.50	877.25	1208.37
79	508.05	625.61	734.86	834.66	1123.14	551.50	675.89	798.37	904.97	1212.96
80	516.99	634.00	751.01	851.01	1127.58	555.28	682.93	808.45	916.96	1212.68
81	553.15	676.55	802.07	908.45	1204.17	591.45	725.48	859.52	974.40	1289.27
82	589.32	721.23	851.01	963.76	1278.64	627.62	770.16	908.45	1029.72	1363.74
83	625.49	763.78	902.07	1021.21	1353.10	663.78	812.71	959.51	1087.16	1438.20
84	661.66	808.45	957.38	1082.90	1436.07	699.95	857.39	1014.82	1148.86	1521.17
85	706.33	861.64	1019.08	1150.98	1527.55	744.63	910.58	1076.52	1216.94	1612.65
86	755.27	919.09	1087.16	1227.57	1629.67	793.56	968.02	1144.60	1293.53	1714.78
87	806.33	982.91	1159.49	1310.55	1738.18	844.62	1031.84	1216.94	1376.50	1823.28
88	859.52	1050.99	1236.08	1397.78	1857.32	897.81	1099.92	1293.53	1463.73	1942.42
89	916.96	1119.07	1321.19	1489.26	1978.59	955.25	1168.00	1378.63	1555.21	2063.69
90	978.66	1193.53	1406.29	1587.12	2110.49	1016.95	1242.47	1463.73	1653.08	2195.59
91	1042.48	1270.13	1495.64	1687.12	2244.53	1080.78	1319.06	1553.08	1753.07	2329.63
92	1106.31	1348.84	1587.12	1791.37	2382.81	1144.60	1397.78	1644.57	1857.32	2467.91
93	1176.51	1431.82	1684.99	1899.87	2529.61	1214.81	1480.75	1742.43	1965.82	2614.71
94	1250.98	1521.17	1791.37	2016.88	2687.05	1289.27	1570.10	1848.81	2082.83	2772.15
95	1331.82	1619.04	1906.25	2146.66	2859.38	1370.12	1667.97	1963.69	2212.61	2944.48

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

Appendix B2

Union Security Insurance Company

6060-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	72.05	83.52	94.03	104.93	209.64	132.56	160.50	178.23	203.07	298.42
30	75.45	87.31	95.26	106.43	217.11	134.46	162.31	180.78	205.64	298.42
31	80.72	92.73	100.21	111.98	219.27	135.19	162.73	181.20	206.36	298.42
32	81.01	92.73	105.23	117.24	216.41	135.63	163.42	181.91	206.79	298.42
33	81.59	98.45	109.95	122.57	211.75	135.92	163.84	182.34	207.51	298.42
34	81.88	103.61	111.69	127.61	209.18	136.36	164.08	182.78	207.94	298.42
35	79.75	104.75	111.69	132.75	204.49	137.09	164.08	182.78	207.97	298.42
36	80.17	102.13	107.39	131.34	201.78	137.27	164.08	182.78	207.97	298.42
37	78.15	102.55	105.45	129.01	198.05	137.27	164.08	182.78	207.97	298.42
38	78.15	100.49	103.64	126.94	195.71	137.27	164.08	182.78	207.97	298.42
39	76.22	98.32	101.71	124.89	192.09	137.27	164.08	182.78	207.97	298.42
40	78.16	96.08	103.63	126.81	203.68	142.26	160.50	186.53	206.40	316.33
41	76.77	94.69	103.06	126.28	204.03	144.29	162.43	189.83	210.03	316.33
42	77.66	93.11	102.51	125.71	204.87	146.33	163.96	193.16	213.41	316.33
43	76.32	91.83	102.11	124.95	205.82	148.39	165.92	196.51	216.67	316.33
44	77.33	92.80	103.93	126.91	211.63	149.21	166.73	199.83	220.39	316.33
45	83.92	95.01	110.79	134.33	212.58	155.10	168.85	198.14	218.95	328.26
46	83.94	93.88	110.36	133.82	225.91	157.25	170.84	201.50	220.42	328.26
47	83.48	92.67	110.26	133.45	236.01	159.41	172.68	205.62	220.42	328.26
48	82.15	91.50	109.86	133.10	249.38	160.74	172.68	205.86	220.42	328.26
49	84.73	90.48	109.52	132.64	256.64	160.74	172.68	205.86	220.42	328.26
50	89.24	99.98	123.95	143.71	265.34	149.68	173.64	200.82	219.91	370.04
51	88.14	106.01	126.58	151.94	274.81	149.84	178.68	202.30	228.44	381.98
52	90.90	112.32	132.94	158.64	285.69	157.78	183.23	203.67	225.07	405.85
53	96.35	114.83	133.34	162.21	301.29	156.84	182.56	207.47	226.18	423.76
54	102.72	117.49	142.97	168.45	322.73	160.69	181.92	215.39	231.36	441.66
55	106.00	123.57	145.69	172.03	332.26	159.71	185.64	216.19	232.21	453.60
56	114.92	127.02	148.89	178.37	347.25	167.62	186.71	210.56	232.25	475.92
57	110.54	133.20	159.08	183.94	351.45	163.84	187.01	214.53	230.14	480.74
58	116.40	136.16	158.52	189.55	352.31	161.96	189.46	210.95	233.70	481.87
59	121.62	143.02	164.78	191.00	348.97	166.36	189.58	212.51	230.56	479.85
60	123.49	149.17	170.64	198.79	360.04	164.52	189.69	213.89	237.77	482.83
61	127.08	154.20	178.12	208.94	381.17	169.33	201.90	226.87	250.04	499.78
62	130.16	167.83	189.10	214.95	391.12	181.09	217.97	244.73	260.29	514.39
63	134.91	173.23	193.79	224.45	397.92	186.56	230.09	254.45	268.58	531.31
64	141.81	177.82	206.93	233.06	415.03	196.93	245.96	271.70	282.13	550.43
65	155.35	191.69	217.15	243.96	431.62	203.79	263.90	285.14	297.08	573.16
66	177.77	220.60	242.42	271.58	491.95	228.97	291.49	317.68	337.89	641.27
67	202.63	255.09	282.88	298.51	559.33	259.40	325.17	357.88	381.08	712.10
68	235.27	294.93	324.72	354.24	646.76	290.56	355.87	399.20	430.63	802.87
69	264.71	332.61	370.47	404.82	723.45	319.14	387.04	439.56	480.88	874.76
70	291.61	376.44	410.78	463.99	802.31	347.31	416.79	478.10	534.71	921.97
71	315.49	398.65	453.94	516.80	833.80	367.33	451.65	522.09	583.65	946.34
72	331.79	414.56	478.54	539.16	850.09	381.52	465.78	545.54	618.91	958.91
73	345.75	430.85	501.80	562.99	870.68	393.35	480.38	569.11	639.49	979.03
74	363.21	456.02	521.39	591.69	895.44	411.62	500.88	585.83	664.91	1001.77
75	383.35	474.16	551.23	621.19	922.36	429.46	523.25	615.59	696.74	1030.64
76	405.28	501.80	583.93	658.59	958.50	449.08	546.60	645.25	730.58	1074.86
77	428.47	529.49	621.15	699.74	995.06	472.46	578.05	679.46	768.20	1104.49
78	451.84	556.10	653.73	740.25	1028.19	490.93	603.26	711.41	807.55	1113.11
79	469.50	577.84	678.16	768.89	1035.50	506.11	623.73	734.86	832.39	1114.18
80	476.56	582.94	693.57	782.92	1036.10	512.73	629.74	746.76	842.50	1116.94
81	510.60	625.49	740.37	838.24	1106.31	546.77	672.29	793.56	897.81	1187.15
82	542.52	663.78	785.05	887.17	1174.39	578.68	710.59	838.24	946.74	1255.23
83	576.56	702.08	831.86	940.36	1246.72	612.72	748.88	885.05	999.93	1327.57
84	610.60	746.76	882.92	995.68	1319.06	646.76	793.56	936.11	1055.25	1399.90
85	651.02	795.69	938.23	1059.50	1404.16	687.19	842.50	991.42	1119.07	1485.00
86	695.70	846.75	999.93	1129.71	1499.90	731.86	893.56	1053.12	1189.28	1580.74
87	742.50	906.32	1068.01	1204.17	1599.89	778.67	953.13	1121.20	1263.74	1680.74
88	793.56	968.02	1140.35	1285.02	1706.27	829.73	1014.82	1193.53	1344.59	1787.11
89	844.62	1031.84	1214.81	1370.12	1821.15	880.79	1078.65	1268.00	1429.69	1902.00
90	904.19	1099.92	1295.66	1459.47	1940.29	940.36	1146.73	1348.84	1519.04	2021.14
91	961.64	1170.13	1378.63	1550.96	2065.81	997.80	1216.94	1431.82	1610.53	2146.66
92	1021.21	1244.59	1463.73	1646.69	2191.34	1057.37	1291.40	1516.92	1706.27	2272.18
93	1085.03	1319.06	1553.08	1748.82	2327.50	1121.20	1365.86	1606.27	1808.39	2408.34
94	1153.11	1402.03	1648.82	1857.32	2472.17	1189.28	1448.84	1702.01	1916.89	2553.02
95	1227.57	1493.51	1755.20	1976.46	2631.73	1263.74	1540.32	1808.39	2036.03	2712.58

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

Appendix B1

Union Security Insurance Company

6062-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	46.45	50.46	57.58	64.20	94.60	156.12	177.94	209.75	230.84	462.29	507.97	631.53	695.69	788.01	1153.22
30	51.65	53.09	61.10	67.81	117.06	163.48	186.01	212.49	234.15	478.76	515.24	638.63	705.65	797.99	1153.22
31	54.55	54.40	63.27	70.03	118.75	174.90	197.55	223.55	246.36	504.43	518.04	640.28	707.32	800.77	1153.22
32	57.33	56.63	66.51	72.81	126.06	175.51	197.55	234.73	257.93	512.49	519.72	643.01	710.09	802.44	1153.22
33	58.96	59.20	70.60	77.16	129.44	183.47	209.75	245.28	269.66	530.12	520.84	644.66	711.76	805.22	1153.22
34	61.63	63.24	75.07	82.26	135.61	184.11	220.74	254.10	280.75	552.00	522.52	645.61	713.47	806.89	1153.22
35	64.26	66.14	80.87	89.00	141.35	190.54	229.48	254.10	292.05	553.44	525.33	645.61	713.47	807.00	1153.22
36	66.85	71.66	85.32	94.80	147.11	202.80	234.92	254.94	299.20	573.42	526.03	645.61	713.47	807.00	1153.22
37	69.42	75.91	90.72	102.06	165.56	208.66	247.13	271.22	305.19	589.64	526.03	645.61	713.47	807.00	1153.22
38	73.50	78.51	97.58	108.05	165.56	208.66	253.15	276.80	311.43	609.13	526.03	645.61	713.47	807.00	1153.22
39	76.03	82.62	101.75	115.02	166.45	214.23	258.47	281.71	328.29	636.87	526.03	645.61	713.47	807.00	1153.22
40	78.39	87.36	100.67	115.37	170.46	220.62	270.34	281.84	328.36	658.31	540.10	647.26	711.35	795.87	1234.15
41	83.45	92.48	107.46	120.84	178.90	228.01	278.21	291.15	338.90	686.89	547.80	655.04	723.92	809.86	1234.15
42	83.45	96.72	113.70	127.39	200.54	231.68	285.22	300.48	359.93	717.45	555.56	661.22	736.61	822.88	1234.15
43	88.34	101.57	114.88	131.13	203.06	239.07	292.90	319.90	369.76	748.73	563.38	669.10	749.41	835.46	1234.15
44	94.35	102.68	121.43	138.95	207.10	253.87	307.81	336.84	387.88	785.72	566.49	672.38	762.05	849.81	1234.15
45	97.98	105.45	123.56	141.04	220.42	264.94	308.30	346.10	407.06	818.35	564.72	683.15	760.05	857.06	1304.96
46	99.25	106.56	131.37	145.17	222.73	266.15	326.24	365.93	417.85	872.65	572.53	691.20	772.94	862.81	1304.96
47	105.61	112.60	132.71	146.85	226.39	276.50	333.43	377.00	439.85	911.65	580.41	698.64	788.75	862.81	1304.96
48	110.97	116.52	139.02	155.38	248.73	283.79	340.58	397.01	461.96	963.33	585.24	698.64	789.66	862.81	1304.96
49	116.01	121.89	146.38	160.24	264.64	300.89	357.83	407.35	472.96	991.37	585.24	698.64	789.66	862.81	1304.96
50	123.42	122.72	147.05	158.96	266.09	309.10	359.92	429.61	493.52	1000.43	598.01	689.50	788.65	856.49	1446.58
51	127.13	128.54	156.07	170.85	286.95	321.17	368.83	449.85	506.89	1032.03	595.49	695.74	789.42	867.31	1507.28
52	129.74	134.58	159.79	174.31	310.20	329.24	390.52	452.61	520.84	1059.79	603.87	700.74	782.45	867.66	1547.74
53	133.61	142.93	165.71	188.65	357.13	351.25	404.18	467.02	532.57	1103.39	598.12	703.93	785.58	867.99	1608.44
54	139.22	150.78	178.22	193.46	383.16	348.29	408.82	486.81	545.60	1130.47	592.78	699.42	795.85	868.30	1648.90
55	141.54	158.33	187.86	202.64	413.30	372.15	436.13	507.67	557.87	1171.72	587.81	709.78	789.23	855.02	1709.60
56	154.84	170.70	195.24	215.33	451.72	389.54	444.80	514.00	573.66	1212.81	598.12	710.26	787.82	858.28	1784.72
57	158.72	175.15	209.98	225.65	468.47	385.96	461.47	523.64	589.51	1233.89	591.00	699.97	784.63	853.26	1783.01
58	161.86	185.27	224.56	241.89	476.40	383.77	465.67	540.38	607.37	1250.76	589.19	705.19	793.88	862.10	1778.67
59	171.28	195.09	236.79	249.89	507.52	410.11	483.18	547.30	604.21	1258.77	595.98	702.14	788.96	855.70	1772.16
60	174.93	209.34	250.44	268.71	531.04	407.42	493.38	559.50	622.75	1293.14	594.08	705.06	789.99	855.18	1774.45
61	187.14	225.95	268.28	288.95	575.10	412.55	515.36	578.36	639.68	1336.79	593.93	727.46	812.31	871.31	1781.83
62	200.08	240.31	281.38	308.09	639.39	427.46	545.63	607.63	653.29	1352.35	593.96	749.79	828.51	875.44	1778.96
63	223.37	262.24	307.67	333.67	670.17	445.53	563.22	622.68	686.23	1339.44	605.51	772.99	851.36	889.72	1774.33
64	236.60	279.51	320.26	360.21	755.23	449.59	573.39	655.89	697.49	1352.52	605.66	784.96	866.16	899.10	1774.68
65	259.09	302.14	338.27	387.24	792.17	477.54	606.19	671.67	727.64	1349.57	613.61	811.39	881.38	913.50	1771.38
66	282.14	332.24	372.71	424.27	836.95	512.21	669.99	734.63	783.81	1482.40	655.16	858.76	937.35	985.85	1883.05
67	315.86	372.91	415.34	464.52	887.58	562.39	739.81	816.10	856.87	1619.31	697.88	914.07	1005.29	1065.73	1997.31
68	349.63	406.30	456.14	510.38	945.48	624.72	804.30	884.78	964.68	1753.93	746.74	951.28	1065.12	1151.13	2136.29
69	380.32	444.64	505.10	556.91	966.00	673.43	878.30	977.55	1063.52	1900.59	797.41	998.97	1133.23	1238.40	2241.22
70	410.04	484.44	551.33	611.90	1000.73	724.13	966.08	1044.36	1179.63	2050.63	843.26	1051.03	1194.69	1330.77	2311.74
71	441.95	522.70	582.28	668.70	1027.05	759.03	992.30	1127.74	1290.46	2073.91	857.62	1093.65	1270.99	1422.44	2306.22
72	490.23	566.69	629.93	735.55	1073.65	783.51	1018.56	1173.37	1332.34	2093.70	878.68	1116.59	1309.63	1487.53	2310.93
73	531.51	618.78	684.19	811.24	1118.68	801.63	1046.56	1204.19	1368.72	2106.54	893.01	1137.68	1337.21	1515.74	2304.62
74	593.77	681.16	748.05	907.30	1176.39	822.89	1070.47	1235.95	1403.75	2112.87	906.95	1155.27	1358.57	1539.29	2305.96
75	610.61	755.20	817.88	998.91	1240.58	835.88	1085.78	1259.76	1431.68	2109.82	912.84	1164.90	1372.39	1556.17	2303.03
76	629.08	791.77	921.92	1033.09	1421.04	848.71	1100.18	1282.55	1458.80	2109.97	918.81	1174.09	1382.88	1569.98	2297.28
77	659.18	834.11	973.55	1095.25	1490.74	877.21	1138.28	1336.10	1523.71	2147.80	939.85	1206.80	1427.37	1625.13	2313.13
78	699.39	884.46	1035.87	1168.06	1576.76	918.11	1187.16	1401.19	1600.68	2205.06	972.23	1252.18	1482.91	1694.41	2323.99
79	730.33	927.65	1088.69	1227.04	1644.55	945.80	1226.20	1453.85	1660.25	2216.30	996.34	1286.01	1528.70	1744.17	2320.25
80	753.14	955.25	1123.33	1265.87	1682.86	963.76	1242.47	1480.75	1691.37	2216.87	1008.44	1302.04	1548.83	1767.96	2321.12
81	816.96	1036.10	1219.06	1374.37	1827.53	1031.84	1331.82	1587.12	1812.64	2378.56	1078.65	1391.39	1655.20	1891.36	2482.81
82	878.66	1116.94	1312.68	1478.62	1967.95	1099.92	1421.18	1689.25	1927.53	2533.87	1146.73	1480.75	1759.45	2006.24	2638.12
83	942.49	1197.79	1408.41	1587.12	2112.62	1168.00	1506.28	1791.37	2044.54	2687.05	1214.81	1567.98	1863.70	2125.39	2795.55
84	1012.70	1287.15	1512.66	1704.14	2267.93	1240.34	1599.89	1899.87	2165.81	2850.87	1289.27	1663.71	1974.33	2250.91	2961.50
85	1091.41	1385.01	1627.55	1833.92	2442.38	1321.19	1702.01	2019.01	2301.97	3031.71	1372.25	1765.84	2095.60	2387.07	3144.46
86	1176.51	1493.51	1755.20	1978.59	2631.73	1406.29	1810.51	2146.66	2446.64	3221.05	1457.35	1874.34	2223.25	2531.74	3333.81
87	1265.87	1608.40	1889.23	2129.64	2831.72	1495.64	1925.40	2280.69	2597.69	3421.04	1546.70	1989.22	2357.28	2682.79	3533.80
88	1361.61	1729.67	2031.77	2291.33	3048.73	1591.38	2046.67	2423.24	2759.38	3638.05	1642.44	2110.49	2499.83	2844.48	3750.80
89	1467.98	1863.70	2189.21	2467.91	3282.75	1697.76	2180.70	2580.67	2935.97	3872.07	1748.82	2244.53	2657.26	3021.07	3984.83
90	1582.87	2010.50	2359.41	2661.52	3540.18	1812.64	2327.50	2750.87	3129.57	4129.50	1863.70	2391.32	2827.46	3214.67	4242.26
91	1704.14	2165.81	2544.51	2867.89	3814.63	1933.91	2482.81	2935.97	3335.94	4403.95	1984.97	2546.63	3012.56	3421.04	4516.71
92	1836.04	2331.75	2738.11	3087.02	4108.23	2065.81	2648.75	3129.57	3555.07	4697.55	2116.88	2712.58	3206.16	3640.17	4810.31
93	1974.33	2510.47	2946.61	3323.17	4420.97	2204.10	2827.46	3338.07	3791.23	5010.29	2255.16	2891.29	3414.66	3876.33	5123.05
94	2127.51	2701.94	3174.25	3578.48	4761.37	2357.28	3018.94	3565.71	4046.53	5350.69	2408.34	3082.77	3642.30	4131.63	5463.45
95	2293.46	2914.69	3421.04	3857.18	5133.69	2523.23	3231.69	3812.50	4325.23	5723.01	2574.29	3295.52	3889.09	4410.33	5835.77

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

Appendix B1

Union Security Insurance Company

6062-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	40.87	45.57	51.19	56.37	84.09	140.10	159.78	184.44	202.86	413.91	449.36	573.23	622.46	697.43	1031.83
30	45.46	47.95	54.31	59.54	104.06	146.71	167.03	186.85	205.76	428.65	455.79	579.68	631.38	706.27	1031.83
31	48.00	49.14	56.24	61.49	105.56	156.96	177.39	196.57	216.50	451.64	458.26	581.17	632.86	708.73	1031.83
32	50.45	51.15	59.12	63.93	112.05	157.51	177.39	206.40	226.67	458.86	459.75	583.66	635.35	710.21	1031.83
33	51.89	53.48	62.75	67.75	115.06	164.65	188.35	215.68	236.97	474.65	460.74	585.15	636.84	712.67	1031.83
34	54.24	57.12	66.73	72.23	120.54	165.22	198.21	223.43	246.72	494.23	462.23	586.01	638.37	714.15	1031.83
35	56.55	59.74	71.88	78.15	125.65	170.99	206.06	223.43	256.65	495.52	464.72	586.01	638.37	714.24	1031.83
36	58.83	64.73	75.84	83.24	130.76	182.00	210.95	224.17	262.93	513.41	465.33	586.01	638.37	714.24	1031.83
37	61.09	68.56	80.64	89.62	147.17	187.26	221.91	238.48	268.20	527.93	465.33	586.01	638.37	714.24	1031.83
38	64.68	70.91	86.74	94.87	147.17	187.26	227.32	243.39	273.68	545.38	465.33	586.01	638.37	714.24	1031.83
39	66.91	74.62	90.44	100.99	147.95	192.26	232.10	247.71	288.50	570.22	465.33	586.01	638.37	714.24	1031.83
40	69.68	79.42	90.08	101.96	149.89	199.61	239.73	249.50	290.29	586.75	472.59	581.60	632.31	708.41	1092.53
41	74.17	84.08	96.15	106.79	157.31	206.29	246.72	257.74	299.61	612.23	479.33	588.58	643.49	720.87	1092.53
42	74.17	87.93	101.73	112.58	176.34	209.62	252.93	266.00	318.20	639.47	486.12	594.14	654.77	732.45	1092.53
43	78.52	92.33	102.79	115.88	178.56	216.30	259.74	283.19	326.89	667.34	492.96	601.22	666.14	743.65	1092.53
44	83.86	93.35	108.65	122.80	182.11	229.69	272.96	298.19	342.90	700.32	495.68	604.17	677.37	756.43	1092.53
45	87.48	96.41	108.49	125.71	195.13	234.83	275.27	308.83	363.05	726.49	506.30	609.30	671.67	768.71	1153.22
46	88.62	97.43	115.35	129.39	197.17	235.91	291.28	326.52	372.68	774.70	513.31	616.47	683.06	773.86	1153.22
47	94.29	102.95	116.53	130.88	200.41	245.08	297.71	336.40	392.29	809.32	520.37	623.11	697.03	773.86	1153.22
48	99.08	106.53	122.07	138.49	220.18	251.54	304.09	354.26	412.01	855.20	524.70	623.11	697.84	773.86	1153.22
49	103.58	111.44	128.53	142.82	234.28	266.70	319.49	363.48	421.83	880.09	524.70	623.11	697.84	773.86	1153.22
50	107.99	110.13	130.71	140.26	234.79	272.00	319.29	381.87	439.35	881.12	525.52	613.82	705.64	761.32	1284.73
51	111.72	112.87	139.47	151.51	254.62	277.94	323.44	401.87	453.22	913.30	525.43	613.89	701.70	766.64	1335.31
52	114.48	121.76	140.22	155.29	276.20	291.97	349.72	400.38	467.57	950.16	534.86	629.08	698.07	770.43	1375.77
53	118.34	126.69	149.14	165.48	314.84	312.93	363.18	420.32	474.04	975.73	531.66	626.57	703.28	766.73	1426.35
54	123.76	134.02	157.65	170.51	343.86	310.97	362.76	434.02	487.56	1011.95	528.69	624.21	700.93	763.26	1476.93
55	126.24	141.48	166.98	182.38	367.38	333.65	388.98	448.64	500.36	1044.55	518.20	629.29	704.67	766.80	1517.40
56	135.48	150.21	174.68	191.77	404.45	345.56	393.47	457.52	511.80	1087.96	530.83	632.90	707.02	761.48	1593.14
57	143.60	155.32	189.33	199.49	417.55	350.33	411.43	469.10	519.84	1097.74	534.03	620.73	708.08	755.74	1581.71
58	143.87	165.76	200.74	215.74	423.46	344.84	413.35	482.67	539.88	1113.58	522.24	629.63	709.04	768.90	1579.02
59	150.31	175.90	210.11	224.58	454.86	360.90	436.92	483.20	541.37	1122.27	525.49	630.74	703.21	762.45	1583.82
60	154.75	187.14	224.08	240.26	475.14	361.00	444.53	497.86	553.04	1155.11	527.39	631.73	703.41	761.89	1588.10
61	167.09	200.49	238.84	257.54	509.64	368.87	458.62	514.60	573.05	1189.81	531.11	645.42	718.58	777.25	1583.00
62	180.08	211.85	252.27	273.51	571.06	381.00	480.34	540.61	581.17	1206.51	534.56	664.70	742.63	781.30	1584.49
63	199.31	233.10	271.67	295.54	598.36	396.03	500.14	554.44	607.69	1192.66	538.80	685.39	754.06	790.86	1577.94
64	209.56	250.59	285.38	318.77	675.21	398.69	513.48	584.87	619.12	1208.64	537.83	701.03	773.03	796.83	1583.86
65	228.41	267.16	301.03	343.16	705.23	423.09	539.30	596.16	644.70	1205.54	540.34	720.71	787.90	808.40	1581.16
66	251.17	296.76	331.99	379.61	743.44	457.63	596.98	654.34	700.51	1320.10	581.85	769.11	836.13	879.49	1677.09
67	280.37	329.62	370.27	413.26	786.93	502.29	651.74	724.50	764.24	1437.55	619.83	810.94	894.57	950.07	1774.74
68	309.99	362.65	404.38	452.23	842.42	553.83	718.93	784.14	859.74	1565.21	664.28	850.18	947.26	1021.83	1902.18
69	337.27	394.49	449.70	495.75	857.74	598.60	779.21	870.83	944.90	1685.12	710.84	887.48	1008.27	1101.26	1990.93
70	364.86	432.07	490.42	545.32	888.25	646.55	862.25	928.32	1051.77	1822.78	750.54	934.73	1061.49	1187.46	2053.69
71	394.72	465.68	518.59	594.05	912.94	677.41	883.44	1006.48	1147.98	1841.28	763.24	971.23	1129.77	1263.07	2052.14
72	436.88	505.09	559.28	652.80	953.24	696.45	910.12	1040.89	1184.72	1859.56	783.58	991.69	1165.80	1320.99	2053.17
73	473.18	549.70	609.76	720.43	996.82	714.11	928.69	1074.67	1218.19	1877.92	794.57	1011.66	1190.19	1347.72	2050.79
74	529.23	604.49	664.31	807.50	1044.71	732.53	948.97	1097.19	1248.86	1880.97	806.54	1026.19	1206.90	1368.26	2050.14
75	542.44	670.64	728.21	889.24	1105.79	744.00	965.47	1123.41	1274.58	1881.28	811.75	1037.45	1221.22	1384.25	2050.82
76	558.58	705.00	818.88	919.21	1265.00	753.81	979.47	1141.56	1298.82	1878.17	815.51	1043.94	1231.04	1396.44	2045.03
77	588.19	742.84	867.07	973.55	1327.69	783.41	1015.50	1189.05	1353.85	1913.99	838.24	1074.97	1270.18	1445.12	2058.25
78	622.49	788.32	922.91	1038.28	1403.73	817.16	1059.01	1247.37	1425.23	1963.13	866.34	1115.19	1321.88	1506.94	2068.27
79	650.94	825.59	968.48	1090.96	1464.11	843.73	1089.71	1292.82	1476.53	1971.84	887.40	1145.39	1358.59	1551.38	2065.25
80	670.17	851.01	999.93	1125.45	1497.77	857.39	1106.31	1316.93	1504.15	1974.33	897.81	1159.49	1378.63	1572.23	2065.81
81	725.48	923.34	1085.03	1223.32	1627.55	916.96	1187.15	1412.67	1614.78	2119.00	957.38	1240.34	1474.37	1682.86	2210.49
82	782.92	993.55	1168.00	1316.93	1750.94	978.66	1263.74	1504.15	1716.90	2253.04	1021.21	1316.93	1565.85	1787.11	2348.77
83	840.37	1065.88	1253.11	1412.67	1880.72	1040.35	1340.33	1593.51	1819.02	2391.32	1082.90	1395.65	1659.46	1891.36	2489.19
84	902.07	1144.60	1344.59	1516.92	2019.01	1104.18	1423.31	1689.25	1929.65	2538.12	1148.86	1478.62	1757.33	2004.12	2635.99
85	970.15	1233.96	1448.84	1633.93	2172.19	1174.39	1514.79	1797.75	2050.92	2695.56	1219.06	1572.23	1865.83	2125.39	2797.68
86	1046.74	1329.70	1561.59	1759.45	2342.39	1250.98	1610.53	1910.51	2176.45	2865.76	1295.66	1667.97	1978.59	2250.91	2967.88
87	1125.45	1431.82	1680.74	1895.61	2521.10	1329.70	1712.65	2029.65	2312.61	3044.47	1374.37	1770.09	2097.73	2387.07	3146.59
88	1212.68	1540.32	1808.39	2040.28	2712.58	1416.92	1821.15	2157.30	2457.28	3235.95	1461.60	1878.59	2225.38	2531.74	3338.07
89	1306.29	1659.46	1948.80	2195.59	2921.08	1510.53	1940.29	2297.71	2612.59	3444.44	1555.21	1997.73	2365.79	2687.05	3546.56
90	1408.41	1789.24	2099.86	2367.92	3150.85	1612.65	2070.07	2448.77	2784.91	3674.21	1657.33	2127.51	2516.85	2859.38	3776.34
91	1516.92	1927.53	2263.67	2553.02	3395.51	1721.16	2208.36	2612.59	2970.01	3918.88	1765.84	2265.80	2680.67	3044.47	4021.00
92	1633.93	2074.32	2436.00	2746.62	3655.07	1838.17	2355.16	2784.91	3163.61	4178.44	1882.85	2412.60	2852.99	3238.07	4280.56
93	1757.33	2233.89	2623.22	2957.24	3933.77	1961.57	2514.72	2972.14	3374.24	4457.14	2006.24	2572.16	3040.22	3448.70	4559.26
94	1893.49	2406.22	2825.34	3184.89	4235.88	2097.73	2687.05	3174.25	3601.88	4759.25	2142.41	2744.49	3242.33	3676.34	4861.37
95	2040.28	2593.44	3046.60	3433.81	4567.77	2244.53	2874.27	3395.51	3850.80	5091.14	2289.20	2931.71	3463.59	3925.26	5193.26

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Union Security Insurance Company

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	37.16	42.32	46.39	51.68	77.08	128.09	148.89	169.97	185.37	376.29	410.28	524.65	567.54	634.03	940.79
30	41.32	44.52	49.22	54.58	95.38	134.14	155.64	172.19	188.03	389.69	416.15	530.56	575.67	642.06	940.79
31	43.64	45.63	50.97	56.37	96.76	143.51	165.30	181.15	197.84	410.59	418.41	531.92	577.02	644.30	940.79
32	45.87	47.50	53.57	58.61	102.72	144.01	165.30	190.22	207.13	417.14	419.77	534.20	579.29	645.64	940.79
33	47.17	49.66	56.87	62.10	105.47	150.54	175.51	198.76	216.54	431.50	420.68	535.56	580.64	647.88	940.79
34	49.31	53.04	60.47	66.21	110.49	151.06	184.70	205.91	225.45	449.30	422.04	536.35	582.04	649.22	940.79
35	51.41	55.47	65.15	71.64	115.18	156.34	192.01	205.91	234.52	450.47	424.31	536.35	582.04	649.31	940.79
36	53.48	60.11	68.73	76.31	119.86	166.40	196.56	206.59	240.26	466.74	424.87	536.35	582.04	649.31	940.79
37	55.54	63.67	73.08	82.15	134.90	171.21	206.78	219.78	245.08	479.94	424.87	536.35	582.04	649.31	940.79
38	58.80	65.85	78.61	86.97	134.90	171.21	211.82	224.30	250.09	495.80	424.87	536.35	582.04	649.31	940.79
39	60.83	69.29	81.97	92.58	135.62	175.78	216.27	228.28	263.63	518.38	424.87	536.35	582.04	649.31	940.79
40	63.87	71.48	82.13	93.91	138.13	178.60	219.33	231.02	266.50	536.66	434.01	534.70	579.62	647.19	1001.48
41	67.99	75.67	87.66	98.36	144.97	184.58	225.72	238.65	275.05	559.97	440.20	541.12	589.86	658.57	1001.48
42	67.99	79.14	92.75	103.69	162.51	187.55	231.40	246.30	292.12	584.88	446.43	546.23	600.20	669.16	1001.48
43	71.98	83.10	93.72	106.73	164.55	193.53	237.63	262.21	300.09	610.38	452.72	552.74	610.63	679.38	1001.48
44	76.88	84.01	99.06	113.10	167.83	205.51	249.73	276.10	314.80	640.53	455.22	555.44	620.93	691.06	1001.48
45	80.49	87.37	99.45	113.45	180.67	216.77	253.25	282.21	330.05	668.04	467.35	553.90	618.65	698.02	1062.18
46	81.53	88.29	105.74	116.76	182.57	217.76	267.98	298.37	338.80	712.37	473.82	560.43	629.14	702.70	1062.18
47	86.75	93.30	106.82	118.11	185.57	226.22	273.89	307.40	356.63	744.20	480.34	566.47	642.00	702.70	1062.18
48	91.16	96.55	111.89	124.98	203.87	232.19	279.76	323.72	374.56	786.39	484.34	566.47	642.74	702.70	1062.18
49	95.30	100.99	117.82	128.89	216.92	246.18	293.93	332.14	383.48	809.28	484.34	566.47	642.74	702.70	1062.18
50	100.28	100.69	120.91	127.79	215.22	253.46	296.07	352.04	397.22	807.69	480.22	563.37	647.52	689.95	1173.45
51	104.02	103.46	126.19	138.61	230.37	259.41	295.06	365.88	411.47	831.10	481.65	564.78	637.91	704.69	1213.92
52	103.03	108.94	127.18	139.45	250.71	260.91	314.75	359.76	420.22	858.80	483.10	565.37	629.03	695.63	1254.38
53	106.88	113.69	135.88	152.24	286.65	281.00	328.03	379.45	433.08	884.54	481.82	564.69	643.42	701.63	1294.85
54	112.15	123.97	143.94	154.11	309.47	279.88	333.97	392.96	441.12	920.78	480.63	571.57	642.52	693.24	1335.31
55	114.76	128.01	153.07	165.49	336.76	301.57	353.62	413.22	454.35	953.72	471.79	570.75	641.25	698.94	1385.89
56	123.87	136.56	157.56	174.95	367.68	314.15	359.26	412.33	466.80	989.86	478.49	576.65	639.68	696.95	1441.89
57	128.48	142.11	172.12	183.14	381.90	314.70	372.51	430.92	476.97	1004.13	477.07	567.90	644.29	694.80	1447.50
58	133.08	149.51	180.33	196.13	384.97	317.03	376.72	435.45	493.16	1008.67	482.07	572.97	636.32	699.00	1442.90
59	139.82	159.91	190.10	202.44	411.77	333.56	395.80	438.83	488.20	1016.11	487.04	571.24	640.32	691.14	1438.28
60	144.66	168.11	201.01	218.13	428.56	335.22	400.57	450.44	501.92	1038.87	484.96	569.69	638.48	694.51	1434.15
61	153.73	181.39	215.94	232.42	462.88	339.74	416.07	469.06	515.30	1077.83	485.42	585.25	656.10	702.99	1437.70
62	163.40	192.88	229.63	248.36	517.37	348.47	438.37	495.93	530.26	1093.81	485.96	606.21	676.96	710.70	1440.45
63	182.13	213.68	248.75	270.12	545.71	360.03	459.58	507.52	553.95	1088.68	492.62	628.70	690.82	718.96	1442.49
64	192.66	228.11	260.01	290.08	610.19	364.76	466.41	534.74	564.27	1093.53	494.22	636.85	703.17	724.39	1437.56
65	211.36	244.89	276.20	311.68	642.43	389.58	489.13	544.49	584.38	1093.52	499.13	658.66	716.68	735.65	1438.50
66	230.53	267.73	300.67	344.52	677.98	419.84	541.15	590.11	636.14	1201.07	531.46	693.61	756.92	797.68	1524.09
67	255.53	299.66	338.07	374.82	718.30	455.07	594.49	662.04	694.76	1310.87	564.73	735.94	819.29	859.19	1616.59
68	281.15	329.07	368.79	413.47	766.24	505.09	651.53	717.05	783.05	1420.90	600.14	772.05	859.96	934.25	1732.45
69	308.56	361.06	407.34	450.68	782.80	545.79	711.65	789.72	859.00	1535.95	647.04	811.66	917.79	1001.53	1814.59
70	330.11	392.79	445.55	494.59	810.67	586.20	785.50	845.43	952.78	1660.03	679.90	852.88	965.74	1076.90	1870.90
71	357.61	424.49	470.07	541.18	830.91	612.12	803.89	913.51	1042.14	1677.94	693.48	885.53	1024.86	1151.50	1866.47
72	396.86	458.89	509.24	594.57	869.62	632.11	824.92	950.05	1078.74	1697.47	711.31	904.63	1059.82	1203.65	1870.97
73	431.05	501.64	555.37	656.86	906.20	651.10	846.54	976.66	1109.68	1706.46	724.25	920.65	1081.67	1225.20	1865.45
74	480.83	551.42	605.70	734.92	951.06	667.99	866.88	1000.38	1135.91	1711.65	735.28	935.84	1100.41	1245.63	1863.77
75	495.01	612.33	663.00	809.21	1004.02	678.79	881.25	1022.63	1158.98	1709.05	740.38	945.56	1111.55	1259.76	1864.99
76	509.77	639.92	745.67	837.86	1150.76	688.73	888.93	1038.52	1182.23	1708.78	744.84	949.04	1119.86	1274.42	1861.84
77	534.95	674.39	788.48	887.35	1206.05	712.42	920.86	1082.57	1234.69	1739.99	762.04	976.09	1156.10	1315.82	1871.88
78	567.21	716.22	838.79	944.54	1277.00	742.66	962.30	1134.41	1295.44	1786.73	789.33	1014.24	1201.71	1369.95	1880.25
79	591.97	750.74	882.29	993.43	1331.63	766.62	991.88	1177.14	1344.98	1794.26	805.70	1041.06	1238.38	1413.03	1879.17
80	608.47	774.41	908.45	1025.46	1363.74	778.67	1006.31	1197.79	1370.12	1797.75	814.84	1055.25	1253.11	1431.82	1880.72
81	661.66	840.37	987.17	1112.69	1480.75	836.11	1080.78	1285.02	1467.98	1927.53	872.28	1127.58	1340.33	1531.81	2012.63
82	710.59	904.19	1061.63	1197.79	1593.51	889.30	1148.86	1365.86	1561.59	2050.92	927.60	1197.79	1423.31	1625.42	2136.02
83	763.78	970.15	1140.35	1285.02	1710.52	946.74	1219.06	1450.96	1655.20	2176.45	985.04	1270.13	1508.41	1721.16	2263.67
84	821.22	1042.48	1223.32	1380.76	1836.04	1006.31	1295.66	1538.19	1755.20	2308.35	1044.61	1346.72	1597.76	1823.28	2397.71
85	882.92	1123.33	1319.06	1487.13	1976.46	1070.14	1378.63	1636.06	1865.83	2453.02	1110.56	1431.82	1697.76	1933.91	2544.51
86	953.13	1210.55	1421.18	1602.02	2131.77	1140.35	1465.86	1738.18	1980.71	2608.33	1180.77	1519.04	1799.88	2048.79	2699.81
87	1025.46	1302.04	1529.68	1723.29	2293.46	1212.68	1557.34	1846.68	2101.98	2770.02	1253.11	1610.53	1908.38	2170.06	2861.50
88	1104.18	1402.03	1646.69	1855.19	2470.04	1291.40	1657.33	1963.69	2233.89	2946.61	1331.82	1710.52	2025.39	2301.97	3038.09
89	1187.15	1510.53	1772.22	1997.73	2659.39	1374.37	1765.84	2089.22	2376.43	3135.95	1414.80	1819.02	2150.92	2444.51	3227.44
90	1280.76	1627.55	1910.51	2155.17	2867.89	1467.98	1882.85	2227.51	2533.87	3344.45	1508.41	1936.04	2289.20	2601.95	3435.93
91	1380.76	1755.20	2059.43	2323.24	3089.15	1567.98	2010.50	2376.43	2701.94	3565.71	1608.40	2063.69	2438.13	2770.02	3657.19
92	1487.13	1889.23	2216.87	2499.83	3327.43	1674.35	2144.53	2533.87	2878.52	3803.99	1714.78	2197.72	2595.57	2946.61	3895.48
93	1599.89	2031.77	2387.07	2691.30	3580.60	1787.11	2287.08	2704.07	3070.00	4057.17	1827.53	2340.26	2765.77	3138.08	4148.65
94	1723.29	2189.21	2570.04	2897.67	3855.05	1910.51	2444.51	2887.03	3276.37	4331.62	1950.93	2497.70	2948.73	3344.45	4423.10
95	1857.32	2359.41	2772.15	3125.32	4157.16	2044.54	2614.71	3089.15	3504.01	4633.72	2084.96	2667.90	3150.85	3572.09	4725.21

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

Appendix B1

Union Security Insurance Company

6062-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	35.30	39.06	43.19	46.98	71.83	120.09	138.00	159.12	171.38	354.78	390.75	495.50	530.92	597.80	890.21
30	39.26	41.10	45.83	49.62	88.88	125.75	144.25	161.20	173.83	367.42	396.34	501.08	538.53	605.37	890.21
31	41.46	42.12	47.45	51.24	90.16	134.54	153.20	169.59	182.90	387.12	398.49	502.37	539.80	607.48	890.21
32	43.57	43.85	49.88	53.28	95.71	135.01	153.20	178.07	191.50	393.31	399.78	504.52	541.91	608.75	890.21
33	44.81	45.84	52.95	56.46	98.28	141.13	162.66	186.07	200.20	406.84	400.65	505.81	543.18	610.86	890.21
34	46.84	48.96	56.30	60.19	102.96	141.62	171.18	192.76	208.43	423.63	401.94	506.55	544.49	612.12	890.21
35	48.84	51.21	60.65	65.12	107.32	146.57	177.96	192.76	216.82	424.73	404.10	506.55	544.49	612.21	890.21
36	50.81	55.48	63.99	69.37	111.69	156.00	182.18	193.40	222.13	440.07	404.64	506.55	544.49	612.21	890.21
37	52.76	58.77	68.04	74.68	125.71	160.51	191.65	205.75	226.58	452.51	404.64	506.55	544.49	612.21	890.21
38	55.86	60.78	73.19	79.06	125.71	160.51	196.32	209.98	231.21	467.47	404.64	506.55	544.49	612.21	890.21
39	57.79	63.96	76.31	84.16	126.38	164.79	200.45	213.71	243.73	488.76	404.64	506.55	544.49	612.21	890.21
40	58.07	66.18	76.83	85.86	126.38	168.09	204.03	217.16	247.46	500.89	405.08	506.55	544.49	612.21	940.79
41	61.81	70.06	82.01	89.93	132.63	173.72	209.97	224.33	255.41	522.64	410.85	512.64	554.11	622.97	940.79
42	61.81	73.28	86.77	94.80	148.68	176.52	215.26	231.52	271.25	545.89	416.67	517.48	563.83	632.98	940.79
43	65.43	76.95	87.68	97.58	150.55	182.15	221.06	246.48	278.66	569.68	422.54	523.64	573.62	642.66	940.79
44	69.89	77.79	92.67	103.41	153.54	193.42	232.31	259.54	292.31	597.83	424.87	526.21	583.29	653.70	940.79
45	73.49	81.34	93.42	104.25	166.22	198.71	236.73	266.23	308.04	617.94	428.41	526.21	583.29	653.84	1001.48
46	74.44	82.20	99.33	107.30	167.96	199.61	250.50	281.48	316.21	658.94	434.34	532.41	593.19	658.23	1001.48
47	79.20	86.86	100.35	108.54	170.72	207.37	256.03	290.00	332.86	688.39	440.31	538.14	605.32	658.23	1001.48
48	83.23	89.89	105.11	114.85	187.56	212.84	261.51	305.39	349.59	727.41	443.97	538.14	606.02	658.23	1001.48
49	87.01	94.03	110.68	118.44	199.57	225.67	274.76	313.34	357.91	748.58	443.97	538.14	606.02	658.23	1001.48
50	88.71	94.40	111.11	118.44	199.57	228.73	278.65	328.17	373.15	761.80	443.97	538.14	606.02	658.23	1112.76
51	92.46	97.19	116.23	125.72	214.20	234.70	283.72	341.89	381.65	785.44	446.62	540.22	606.02	658.23	1153.22
52	95.40	102.54	120.66	129.94	233.71	248.48	297.26	348.16	396.55	813.12	448.59	541.48	606.02	658.23	1193.69
53	99.25	107.20	125.94	139.00	267.85	261.84	310.46	356.10	403.81	838.94	448.59	541.48	606.02	658.23	1234.15
54	104.42	113.92	133.66	144.27	289.82	267.44	316.69	369.50	417.91	866.08	448.59	541.48	606.02	658.23	1274.61
55	107.11	117.90	139.15	151.98	311.25	282.32	330.04	383.71	425.59	890.14	448.59	541.48	606.02	658.23	1304.96
56	112.26	126.31	147.28	161.49	336.17	289.02	336.45	389.74	438.68	918.52	448.59	541.48	606.02	658.23	1361.23
57	117.15	132.19	158.35	170.06	351.35	290.95	350.27	403.64	450.17	936.06	448.59	541.48	606.02	658.23	1361.23
58	122.29	139.76	166.72	179.78	356.10	294.78	355.80	409.22	462.01	952.19	448.59	541.48	606.02	658.23	1361.23
59	125.84	147.12	176.76	189.79	383.04	306.21	370.10	414.17	464.03	963.03	448.59	541.48	606.02	658.23	1361.23
60	131.20	155.42	187.83	202.32	400.61	309.43	376.14	426.73	474.03	988.02	448.59	541.48	606.02	658.23	1361.23
61	140.36	168.66	199.58	216.71	430.15	315.48	392.43	441.74	488.65	1014.84	451.16	557.90	619.65	668.34	1361.23
62	150.06	180.23	213.46	232.64	478.32	320.60	415.05	464.66	500.57	1027.52	453.57	574.31	636.54	673.05	1361.23
63	164.95	197.49	229.12	251.05	507.41	333.02	432.55	473.40	520.88	1027.52	456.70	592.63	651.90	683.01	1361.23
64	175.76	212.04	240.99	270.95	570.18	339.31	440.74	501.31	532.92	1035.97	460.30	607.23	665.92	690.30	1361.23
65	190.91	228.99	257.58	289.64	598.96	356.06	464.05	516.67	550.45	1040.18	462.50	625.25	681.06	699.27	1361.23
66	209.89	251.60	281.88	319.00	631.22	386.26	515.38	562.01	598.27	1136.15	494.80	660.59	721.71	756.77	1447.59
67	234.23	279.68	312.31	349.19	667.97	425.01	563.66	620.40	656.16	1233.76	528.00	698.44	770.57	817.88	1534.59
68	259.52	308.93	342.91	384.40	712.47	469.65	620.08	675.12	738.65	1343.20	563.49	735.29	816.30	884.20	1638.80
69	283.45	337.66	378.01	421.71	728.67	506.17	675.62	742.77	814.00	1453.07	601.48	771.52	866.08	951.66	1723.58
70	305.79	366.60	413.49	459.72	752.49	547.41	740.36	795.70	899.16	1562.38	635.75	809.81	911.63	1019.57	1768.75
71	330.62	395.98	439.74	503.86	773.86	571.31	762.02	865.01	985.15	1583.90	648.34	840.64	976.44	1091.74	1768.75
72	363.51	431.18	476.86	554.72	809.42	586.68	786.19	900.85	1018.18	1598.42	661.86	862.99	1006.83	1139.30	1768.75
73	398.64	471.60	518.16	614.48	846.82	609.10	807.25	924.15	1050.17	1616.64	678.55	878.64	1025.66	1165.69	1768.75
74	442.10	518.98	566.62	686.53	889.61	619.59	824.19	948.74	1074.60	1619.62	683.45	893.88	1042.33	1181.09	1768.75
75	456.48	574.42	619.53	758.82	940.75	631.36	836.14	966.31	1099.69	1619.62	692.81	901.10	1055.23	1197.51	1768.75
76	469.10	604.67	699.58	783.63	1078.32	639.92	850.52	984.29	1119.86	1619.62	693.19	908.36	1062.92	1206.63	1768.75
77	494.38	636.36	737.77	831.58	1131.00	664.25	879.93	1024.26	1168.77	1647.55	711.24	932.99	1095.25	1249.90	1778.70
78	523.95	675.36	788.32	886.86	1196.58	694.59	916.36	1076.73	1230.55	1693.48	736.39	968.58	1141.62	1302.65	1784.98
79	548.88	709.91	827.86	932.19	1249.40	716.72	946.38	1115.90	1274.67	1702.01	755.76	995.70	1174.87	1342.71	1784.98
80	563.79	729.74	853.13	961.64	1278.64	727.61	959.51	1136.09	1297.78	1702.01	763.78	1006.31	1189.28	1359.48	1784.98
81	610.60	793.56	925.47	1042.48	1389.27	778.67	1029.72	1216.94	1389.27	1825.41	814.84	1076.52	1272.25	1450.96	1908.38
82	657.40	853.13	995.68	1123.33	1495.64	829.73	1095.67	1293.53	1478.62	1942.42	865.90	1142.47	1350.97	1542.45	2027.52
83	706.33	916.96	1070.14	1206.30	1604.14	882.92	1163.75	1374.37	1567.98	2059.43	919.09	1212.68	1431.82	1631.80	2146.66
84	759.52	982.91	1148.86	1293.53	1723.29	938.23	1231.83	1457.35	1659.46	2184.96	976.53	1282.89	1514.79	1725.41	2272.18
85	816.96	1059.50	1236.08	1393.52	1855.19	997.80	1310.55	1546.70	1763.71	2321.12	1036.10	1363.74	1606.27	1831.79	2410.47
86	880.79	1142.47	1331.82	1502.02	1999.86	1061.63	1393.52	1642.44	1872.21	2465.79	1099.92	1446.71	1702.01	1940.29	2555.14
87	948.87	1229.70	1433.94	1616.91	2150.92	1129.71	1480.75	1744.56	1987.10	2616.84	1168.00	1533.94	1804.13	2055.18	2706.20
88	1021.21	1323.31	1544.57	1740.31	2316.86	1202.04	1574.36	1855.19	2110.49	2782.79	1240.34	1627.55	1914.76	2178.57	2872.14
89	1099.92	1423.31	1663.71	1874.34	2493.44	1280.76	1674.35	1974.33	2244.53	2959.37	1319.06	1727.54	2033.90	2312.61	3048.73
90	1185.02	1536.06	1793.49	2021.14	2689.18	1365.86	1787.11	2104.11	2391.32	3155.10	1404.16	1840.30	2163.68	2459.40	3244.46
91	1276.51	1655.20	1931.78	2178.57	2897.67	1457.35	1906.25	2242.40	2548.76	3363.60	1495.64	1959.44	2301.97	2616.84	3452.95
92	1374.37	1780.73	2080.71	2344.52	3121.06	1555.21	2031.77	2391.32	2714.71	3586.99	1593.51	2084.96	2450.89	2782.79	3676.34
93	1480.75	1916.89	2238.14	2523.23	3357.22	1661.59	2167.94	2548.76	2893.42	3823.14	1699.88	2221.12	2608.33	2961.50	3912.50
94	1593.51	2065.81	2410.47	2716.83	3616.77	1774.35	2316.86	2721.09	3087.02	4082.70	1812.64	2370.05	2780.66	3155.10	4172.05
95	1719.03	2227.51	2599.82	2929.59	3899.73	1899.87	2478.55	2910.44	3299.77	4365.66	1938.16	2531.74	2970.01	3367.85	4455.01

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

Appendix B1

Union Security Insurance Company

6062-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	39.02	42.32	49.59	54.81	80.59	132.10	148.89	180.82	195.87	392.41	429.82	534.37	595.00	670.26	981.25
30	43.39	44.52	52.62	57.89	99.72	138.33	155.64	183.18	198.67	406.39	435.97	540.38	603.52	678.75	981.25
31	45.82	45.63	54.49	59.78	101.16	147.99	165.30	192.71	209.03	428.18	438.34	541.77	604.94	681.12	981.25
32	48.16	47.50	57.27	62.16	107.38	148.51	165.30	202.36	218.85	435.02	439.76	544.09	607.32	682.54	981.25
33	49.53	49.66	60.79	65.87	110.26	155.24	175.51	211.45	228.80	449.99	440.71	545.48	608.74	684.90	981.25
34	51.77	53.04	64.64	70.22	115.52	155.78	184.70	219.05	238.21	468.56	442.14	546.28	610.20	686.32	981.25
35	53.98	55.47	69.64	75.98	120.41	161.22	192.01	219.05	247.80	469.78	444.51	546.28	610.20	686.42	981.25
36	56.15	60.11	73.47	80.93	125.31	171.60	196.56	219.78	253.86	486.74	445.10	546.28	610.20	686.42	981.25
37	58.31	63.67	78.12	87.13	141.04	176.56	206.78	233.81	258.95	500.51	445.10	546.28	610.20	686.42	981.25
38	61.74	65.85	84.03	92.24	141.04	176.56	211.82	238.62	264.24	517.05	445.10	546.28	610.20	686.42	981.25
39	63.87	69.29	87.62	98.19	141.79	181.27	216.27	242.85	278.55	540.60	445.10	546.28	610.20	686.42	981.25
40	66.78	74.12	84.78	99.27	144.01	189.10	229.53	240.26	280.78	558.13	462.95	553.46	605.96	682.17	1041.95
41	71.08	78.47	90.49	103.98	151.14	195.44	236.22	248.19	289.79	582.37	469.54	560.10	616.68	694.17	1041.95
42	71.08	82.07	95.75	109.62	169.42	198.58	242.17	256.15	307.76	608.27	476.20	565.39	627.48	705.33	1041.95
43	75.25	86.18	96.75	112.83	171.55	204.92	248.69	272.70	316.17	634.79	482.90	572.13	638.39	716.11	1041.95
44	80.37	87.12	102.26	119.56	174.97	217.60	261.35	287.15	331.66	666.15	485.57	574.93	649.15	728.41	1041.95
45	83.98	90.38	105.48	119.58	187.90	228.81	264.26	292.86	346.55	693.09	486.83	581.60	645.16	724.53	1112.76
46	85.07	91.34	112.15	123.08	189.87	229.86	279.63	309.63	355.74	739.08	493.56	588.45	656.10	729.39	1112.76
47	90.52	96.51	113.29	124.50	192.99	238.79	285.80	319.00	374.46	772.11	500.35	594.79	669.52	729.39	1112.76
48	95.12	99.87	118.68	131.74	212.03	245.09	291.92	335.93	393.29	815.88	504.52	594.79	670.29	729.39	1112.76
49	99.44	104.48	124.96	135.86	225.60	259.86	306.71	344.68	402.65	839.63	504.52	594.79	670.29	729.39	1112.76
50	104.13	103.84	124.18	134.02	226.96	259.64	307.68	363.97	415.28	853.58	507.40	588.59	672.43	721.67	1234.15
51	107.87	109.73	132.83	145.06	242.50	271.76	312.09	383.87	429.36	876.77	507.92	589.34	669.81	735.67	1274.61
52	110.66	115.35	136.96	148.95	263.46	279.54	332.23	388.78	443.90	904.48	517.60	597.22	667.39	740.51	1315.08
53	114.52	120.19	142.51	158.86	305.44	300.16	339.74	402.80	450.63	939.25	506.74	595.63	673.35	737.79	1375.77
54	119.89	127.32	150.80	163.95	324.21	298.54	345.48	410.56	464.34	957.25	504.66	594.13	671.73	735.25	1396.00
55	118.59	134.75	160.03	172.24	352.07	314.40	371.30	430.93	471.60	999.14	494.99	607.34	669.44	726.09	1456.70
56	131.61	146.80	164.41	181.68	383.44	333.00	382.07	434.92	483.68	1034.45	508.40	604.77	666.62	729.21	1512.47
57	136.04	148.71	179.00	192.95	397.18	332.52	394.75	447.28	503.76	1046.68	505.55	594.31	669.81	725.27	1514.60
58	136.68	156.01	190.53	205.93	404.22	322.59	392.42	456.44	519.12	1065.16	502.15	598.15	672.68	733.95	1506.42
59	146.81	166.31	200.11	211.93	430.92	349.96	411.22	463.48	512.37	1069.19	506.26	595.04	668.91	724.05	1506.76
60	151.38	177.63	214.19	227.61	451.85	350.69	420.10	478.89	525.15	1096.99	509.21	597.89	676.36	725.60	1507.07
61	160.41	190.94	229.02	244.98	490.94	354.30	434.98	491.83	541.95	1140.82	508.27	618.07	692.55	737.64	1521.82
62	170.07	205.52	239.33	260.93	541.77	362.41	466.35	518.27	555.72	1146.84	507.56	638.12	702.22	743.65	1512.47
63	189.00	223.39	261.85	282.83	569.64	378.03	477.61	528.85	582.89	1137.61	513.14	659.62	724.87	754.91	1510.22
64	202.80	237.74	272.70	306.02	640.20	385.97	487.81	559.80	591.70	1145.33	518.44	666.47	735.77	762.74	1507.53
65	221.59	257.62	288.61	327.42	671.42	406.33	514.21	572.31	614.54	1146.87	522.03	692.07	752.29	772.02	1503.89
66	240.85	283.86	316.33	360.47	710.71	436.64	571.21	622.22	666.43	1260.58	558.95	731.36	796.53	838.59	1600.59
67	269.72	316.30	354.17	394.04	754.90	480.82	629.72	695.35	725.64	1376.96	596.87	778.13	854.71	904.63	1698.60
68	295.57	345.86	388.20	432.85	802.09	527.25	682.98	754.79	819.37	1487.51	632.21	808.82	907.98	975.95	1814.39
69	322.91	377.78	430.15	473.22	820.27	572.20	747.68	832.41	903.99	1613.30	678.94	847.34	965.18	1051.40	1905.61
70	347.49	412.43	467.99	519.96	849.46	616.37	821.62	886.88	1002.27	1741.40	715.22	895.96	1015.70	1130.13	1962.29
71	374.48	443.50	494.33	569.17	873.71	644.77	841.57	957.97	1099.13	1762.09	726.31	930.42	1081.35	1211.27	1959.31
72	416.87	480.45	535.73	625.21	913.10	666.17	863.65	999.26	1131.73	1778.52	745.54	946.27	1112.81	1264.21	1964.29
73	450.49	525.67	581.14	690.16	949.94	679.11	889.40	1022.16	1165.69	1788.11	759.41	966.15	1137.68	1288.21	1958.12
74	503.41	577.96	636.40	771.21	1000.81	697.04	909.57	1052.01	1194.00	1796.31	770.91	981.01	1155.27	1306.94	1962.44
75	518.72	641.48	695.61	847.74	1053.53	711.39	923.36	1070.05	1215.29	1791.85	776.07	990.02	1167.87	1322.00	1957.91
76	534.17	672.46	783.63	878.54	1209.27	721.27	935.57	1090.04	1239.17	1794.96	780.18	997.84	1176.81	1334.07	1954.94
77	560.30	709.88	826.51	930.45	1268.17	745.38	969.46	1135.81	1295.54	1826.99	800.14	1026.80	1211.87	1381.74	1967.80
78	593.64	752.27	879.65	992.61	1340.37	778.71	1010.65	1189.69	1360.33	1874.93	825.43	1064.71	1259.39	1439.65	1975.52
79	621.46	789.30	925.38	1043.33	1397.87	805.17	1044.21	1236.11	1410.76	1884.20	846.55	1093.22	1299.62	1483.34	1973.36
80	640.38	812.71	955.25	1076.52	1429.69	819.09	1057.37	1259.49	1438.20	1882.85	857.39	1108.43	1316.93	1504.15	1972.20
81	693.57	880.79	1036.10	1168.00	1553.08	876.54	1131.84	1348.84	1540.32	2021.14	916.96	1182.90	1406.29	1608.40	2110.49
82	746.76	948.87	1114.82	1257.36	1672.23	933.98	1208.43	1433.94	1638.18	2153.04	974.40	1257.36	1495.64	1706.27	2242.40
83	802.07	1019.08	1197.79	1348.84	1795.62	993.55	1280.76	1523.30	1738.18	2284.95	1033.97	1333.95	1585.00	1806.26	2376.43
84	861.64	1093.54	1285.02	1448.84	1927.53	1055.25	1359.48	1614.78	1840.30	2423.24	1097.80	1412.67	1676.48	1912.63	2516.85
85	927.60	1176.51	1382.88	1559.47	2076.45	1123.33	1446.71	1714.78	1957.31	2576.42	1165.88	1499.90	1780.73	2029.65	2674.28
86	999.93	1270.13	1491.39	1682.86	2236.02	1195.66	1540.32	1823.28	2080.71	2735.98	1238.21	1593.51	1889.23	2153.04	2833.85
87	1076.52	1367.99	1606.27	1810.51	2406.22	1272.25	1638.18	1938.16	2208.36	2906.18	1314.80	1691.37	2004.12	2280.69	3004.05
88	1157.37	1470.11	1727.54	1946.67	2591.31	1353.10	1740.31	2059.43	2344.52	3091.28	1395.65	1793.49	2125.39	2416.85	3189.14
89	1248.85	1585.00	1861.57	2097.73	2791.30	1444.58	1855.19	2193.47	2495.57	3291.26	1487.13	1908.38	2259.42	2567.91	3389.13
90	1344.59	1708.39	2006.24	2261.55	3008.30	1540.32	1978.59	2338.14	2659.39	3508.27	1582.87	2031.77	2404.09	2731.73	3606.13
91	1448.84	1840.30	2163.68	2438.13	3242.33	1644.57	2110.49	2495.57	2835.97	3742.29	1687.12	2163.68	2561.53	2908.31	3840.16
92	1561.59	1982.84	2327.50	2623.22	3491.25	1757.33	2253.04	2659.39	3021.07	3991.21	1799.88	2306.22	2725.34	3093.40	4089.08
93	1678.61	2133.90	2504.08	2825.34	3757.19	1874.34	2404.09	2835.97	3223.18	4257.15	1916.89	2457.28	2901.93	3295.52	4355.02
94	1808.39	2297.71	2697.69	3042.34	4046.53	2004.12	2567.91	3029.58	3440.19	4546.49	2046.67	2621.10	3095.53	3512.52	4644.36
95	1948.80	2478.55	2908.31	3278.50	4363.53	2144.53	2748.75	3240.20	3676.34	4863.49	2187.08	2801.93	3306.15	3748.68	4961.36

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

Appendix B1

Union Security Insurance Company

6062-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	35.30	39.06	43.19	48.54	71.83	120.09	138.00	155.51	174.88	354.78	380.98	485.79	530.92	597.80	880.09
30	39.26	41.10	45.83	51.27	88.88	125.75	144.25	157.54	177.38	367.42	386.43	491.26	538.53	605.37	880.09
31	41.46	42.12	47.45	52.95	90.16	134.54	153.20	165.73	186.64	387.12	388.53	492.52	539.80	607.48	880.09
32	43.57	43.85	49.88	55.05	95.71	135.01	153.20	174.03	195.40	393.31	389.79	494.63	541.91	608.75	880.09
33	44.81	45.84	52.95	58.34	98.28	141.13	162.66	181.84	204.29	406.84	390.63	495.89	543.18	610.86	880.09
34	46.84	48.96	56.30	62.20	102.96	141.62	171.18	188.38	212.69	423.63	391.89	496.62	544.49	612.12	880.09
35	48.84	51.21	60.65	67.30	107.32	146.57	177.96	188.38	221.25	424.73	394.00	496.62	544.49	612.21	880.09
36	50.81	55.48	63.99	71.68	111.69	156.00	182.18	189.01	226.66	440.07	394.52	496.62	544.49	612.21	880.09
37	52.76	58.77	68.04	77.17	125.71	160.51	191.65	201.07	231.21	452.51	394.52	496.62	544.49	612.21	880.09
38	55.86	60.78	73.19	81.70	125.71	160.51	196.32	205.21	235.93	467.47	394.52	496.62	544.49	612.21	880.09
39	57.79	63.96	76.31	86.97	126.38	164.79	200.45	208.85	248.70	488.76	394.52	496.62	544.49	612.21	880.09
40	58.07	68.83	76.83	85.86	126.38	168.09	204.03	212.54	247.46	493.73	395.43	497.17	535.71	603.46	920.55
41	61.81	72.87	82.01	89.93	132.63	173.72	209.97	219.56	255.41	515.17	401.07	503.14	545.18	614.07	920.55
42	61.81	76.21	86.77	94.80	148.68	176.52	215.26	226.59	271.25	538.09	406.75	507.89	554.73	623.94	920.55
43	65.43	80.02	87.68	97.58	150.55	182.15	221.06	241.23	278.66	561.55	412.48	513.95	564.37	633.48	920.55
44	69.89	80.90	92.67	103.41	153.54	193.42	232.31	254.01	292.31	589.29	414.76	516.46	573.89	644.36	920.55
45	73.49	81.34	93.42	107.31	166.22	198.71	231.22	266.23	308.04	617.94	428.41	516.98	574.46	653.84	981.25
46	74.44	82.20	99.33	110.45	167.96	199.61	244.68	281.48	316.21	658.94	434.34	523.07	584.20	658.23	981.25
47	79.20	86.86	100.35	111.73	170.72	207.37	250.07	290.00	332.86	688.39	440.31	528.70	596.15	658.23	981.25
48	83.23	89.89	105.11	118.23	187.56	212.84	255.43	305.39	349.59	727.41	443.97	528.70	596.83	658.23	981.25
49	87.01	94.03	110.68	121.92	199.57	225.67	268.37	313.34	357.91	748.58	443.97	528.70	596.83	658.23	981.25
50	92.56	94.40	111.11	118.44	199.57	234.91	272.84	322.21	373.15	752.62	453.04	521.33	597.71	642.37	1092.53
51	96.31	97.19	119.55	128.94	218.25	240.88	278.04	341.89	387.62	776.31	446.62	523.85	598.04	650.48	1143.11
52	99.21	102.54	120.66	133.11	233.71	248.48	297.26	342.36	402.47	803.98	457.22	533.52	598.35	658.23	1163.34
53	99.25	107.20	125.94	142.31	267.85	261.84	310.46	356.10	403.81	829.82	448.59	533.75	598.53	658.23	1213.92
54	104.42	113.92	133.66	144.27	294.74	261.22	310.93	369.50	412.10	866.08	448.59	533.96	598.72	644.22	1264.50
55	107.11	121.27	142.63	155.36	311.25	282.32	330.04	383.71	425.59	890.14	440.85	534.17	598.97	651.44	1284.73
56	116.13	126.31	147.28	161.49	341.42	295.30	330.75	389.74	433.06	918.52	456.07	534.45	599.28	645.32	1351.14
57	120.93	132.19	161.79	170.06	356.44	296.89	350.27	398.19	444.81	936.06	448.59	528.28	606.02	646.04	1351.64
58	122.29	139.76	170.12	183.05	360.91	294.78	350.56	409.22	456.82	952.19	441.89	535.19	599.96	652.40	1343.08
59	129.33	150.32	180.10	189.79	387.83	311.68	375.24	414.17	459.20	955.45	448.59	535.53	600.30	647.26	1352.66
60	134.56	158.59	191.13	205.48	405.27	314.59	376.14	426.73	474.03	980.75	454.65	535.84	600.61	647.86	1353.12
61	143.70	171.85	202.85	219.85	434.83	315.48	392.43	437.19	488.65	1014.84	456.87	552.43	609.23	663.39	1345.93
62	153.40	180.23	213.46	232.64	483.20	325.24	410.39	460.19	496.33	1020.89	453.57	563.67	631.49	663.64	1346.82
63	168.39	197.49	232.39	251.05	507.41	337.52	423.54	473.40	516.74	1015.29	456.70	582.32	642.17	674.03	1340.91
64	179.14	212.04	244.16	270.95	575.18	339.31	436.46	501.31	525.08	1030.22	460.30	592.42	661.26	677.52	1348.50
65	194.32	225.81	254.48	292.79	598.96	360.25	455.69	504.75	546.68	1024.18	462.50	610.93	667.71	691.18	1343.39
66	213.33	251.60	281.88	322.19	631.22	390.45	506.79	553.98	594.49	1119.92	494.80	651.15	708.51	748.59	1424.06
67	237.78	279.68	315.53	352.39	667.97	425.01	554.86	616.24	652.30	1222.74	528.00	689.07	761.71	809.62	1505.31
68	263.13	308.93	342.91	384.40	716.95	469.65	611.09	666.73	730.57	1332.10	563.49	721.50	803.21	867.52	1615.39
69	287.03	334.32	381.27	421.71	728.67	510.57	662.11	738.50	801.73	1430.97	606.03	753.69	857.46	935.04	1689.45
70	309.26	366.60	416.70	462.89	756.37	547.41	731.33	787.41	895.04	1551.53	635.75	792.58	903.30	1007.29	1747.25
71	333.99	395.98	439.74	503.86	777.42	575.39	749.46	852.88	972.94	1569.05	648.34	824.32	960.30	1071.81	1744.32
72	370.18	428.10	476.86	554.72	809.42	590.47	770.70	885.70	1006.83	1580.40	665.66	840.28	991.69	1124.16	1742.09
73	401.88	468.59	518.16	611.46	846.82	605.60	789.39	913.65	1036.17	1596.23	675.03	861.14	1011.66	1144.68	1744.58
74	448.56	513.08	563.83	686.53	886.68	622.81	804.49	932.61	1061.69	1597.54	683.45	871.29	1026.19	1161.73	1739.52
75	462.40	571.50	619.53	755.85	940.75	634.32	821.10	954.45	1084.87	1599.75	692.81	883.31	1037.45	1176.76	1745.52
76	474.52	599.25	696.86	780.92	1075.53	639.92	831.31	970.73	1103.59	1595.85	693.19	886.67	1046.65	1187.65	1738.72
77	499.45	631.29	737.77	826.51	1128.41	664.25	862.02	1011.58	1151.03	1625.80	711.24	912.71	1080.04	1227.08	1748.55
78	528.75	670.55	783.51	882.05	1194.15	694.59	901.85	1059.91	1211.32	1670.80	736.39	949.35	1122.40	1281.02	1759.91
79	553.42	700.84	823.32	927.65	1244.83	716.72	925.91	1100.03	1256.53	1676.64	753.50	973.01	1154.46	1320.03	1755.12
80	570.17	723.35	851.01	957.38	1272.25	729.74	940.36	1121.20	1278.64	1676.48	763.78	985.04	1172.26	1338.21	1755.20
81	616.98	785.05	923.34	1040.35	1382.88	780.80	1008.44	1202.04	1372.25	1799.88	814.84	1055.25	1255.23	1431.82	1878.59
82	665.91	844.62	993.55	1119.07	1489.26	831.86	1074.39	1278.64	1459.47	1916.89	868.03	1119.07	1331.82	1519.04	1997.73
83	714.84	906.32	1065.88	1199.92	1597.76	885.05	1140.35	1355.23	1544.57	2031.77	921.21	1187.15	1410.54	1606.27	2114.75
84	765.90	972.27	1142.47	1289.27	1716.90	938.23	1208.43	1436.07	1640.31	2157.30	976.53	1255.23	1493.51	1704.14	2242.40
85	825.47	1048.86	1231.83	1389.27	1846.68	999.93	1287.15	1527.55	1744.56	2291.33	1036.10	1336.08	1587.12	1806.26	2378.56
86	889.30	1129.71	1327.57	1495.64	1991.35	1063.76	1367.99	1623.29	1850.94	2436.00	1099.92	1416.92	1682.86	1912.63	2523.23
87	957.38	1216.94	1429.69	1610.53	2142.41	1131.84	1455.22	1725.41	1965.82	2587.06	1168.00	1504.15	1784.98	2027.52	2674.28
88	1031.84	1308.42	1538.19	1733.92	2306.22	1206.30	1546.70	1833.92	2089.22	2750.87	1242.47	1595.63	1893.49	2150.92	2838.10
89	1110.56	1410.54	1657.33	1865.83	2482.81	1285.02	1648.82	1953.06	2221.12	2927.46	1321.19	1697.76	2012.63	2282.82	3014.69
90	1197.79	1521.17	1784.98	2012.63	2678.54	1372.25	1759.45	2080.71	2367.92	3123.19	1408.41	1808.39	2140.28	2429.62	3210.42
91	1289.27	1638.18	1923.27	2170.06	2887.03	1463.73	1876.47	2219.00	2525.36	3331.68	1499.90	1925.40	2278.57	2587.06	3418.91
92	1389.27	1763.71	2070.07	2333.88	3106.17	1563.72	2001.99	2365.79	2689.18	3550.82	1599.89	2050.92	2425.36	2750.87	3638.05
93	1493.51	1899.87	2229.63	2514.72	3344.45	1667.97	2138.15	2525.36	2870.01	3789.10	1704.14	2187.08	2584.93	2931.71	3876.33
94	1610.53	2044.54	2401.96	2706.20	3599.75	1784.98	2282.82	2697.69	3061.49	4044.40	1821.15	2331.75	2757.26	3123.19	4131.63
95	1733.92	2204.10	2589.18	2918.95	3882.71	1908.38	2442.38	2884.91	3274.24	4327.36	1944.55	2491.32	2944.48	3335.94	4414.59

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

Appendix B1

Union Security Insurance Company

6062-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	31.58	35.81	39.99	43.85	64.82	108.08	127.10	144.66	157.39	317.16	351.67	446.93	485.15	534.40	799.16
30	35.13	37.67	42.43	46.31	80.21	113.18	132.86	146.55	159.64	328.45	356.70	451.96	492.10	541.17	799.16
31	37.09	38.61	43.94	47.83	81.37	121.08	141.11	154.17	167.97	346.06	358.64	453.12	493.26	543.05	799.16
32	38.99	40.19	46.19	49.73	86.37	121.51	141.11	161.89	175.86	351.59	359.81	455.06	495.20	544.18	799.16
33	40.10	42.02	49.03	52.69	88.69	127.02	149.82	169.16	183.86	363.69	360.58	456.22	496.36	546.07	799.16
34	41.91	44.88	52.13	56.18	92.92	127.46	157.67	175.24	191.42	378.70	361.75	456.89	497.55	547.20	799.16
35	43.70	46.94	56.16	60.78	96.85	131.91	163.91	175.24	199.12	379.69	363.69	456.89	497.55	547.28	799.16
36	45.46	50.86	59.25	64.74	100.79	140.40	167.80	175.82	204.00	393.39	364.18	456.89	497.55	547.28	799.16
37	47.21	53.87	63.00	69.70	113.44	144.46	176.52	187.04	208.09	404.52	364.18	456.89	497.55	547.28	799.16
38	49.98	55.72	67.76	73.79	113.44	144.46	180.82	190.89	212.34	417.89	364.18	456.89	497.55	547.28	799.16
39	51.70	58.63	70.66	78.55	114.05	148.31	184.62	194.28	223.83	436.92	364.18	456.89	497.55	547.28	799.16
40	55.16	60.89	68.88	80.49	117.56	152.33	188.73	194.06	228.43	457.95	376.14	459.65	491.80	550.99	849.74
41	58.72	64.46	73.52	84.31	123.38	157.44	194.22	200.46	235.76	477.84	381.50	465.17	500.49	560.67	849.74
42	58.72	67.41	77.79	88.88	138.31	159.97	199.11	206.89	250.38	499.10	386.91	469.56	509.26	569.69	849.74
43	62.16	70.79	78.61	91.49	140.04	165.07	204.48	220.26	257.22	520.85	392.36	475.16	518.11	578.39	849.74
44	66.39	71.57	83.09	96.94	142.83	175.29	214.88	231.93	269.83	546.59	394.52	477.49	526.85	588.33	849.74
45	69.99	75.32	84.38	95.05	155.38	186.66	214.71	239.61	280.54	576.18	399.20	470.82	521.43	591.99	910.44
46	70.89	76.11	89.72	97.83	157.01	187.52	227.20	253.34	287.98	614.42	404.72	476.37	530.27	595.96	910.44
47	75.43	80.43	90.63	98.96	159.59	194.80	232.21	261.00	303.14	641.87	410.29	481.50	541.12	595.96	910.44
48	79.27	83.23	94.94	104.71	175.33	199.94	237.19	274.85	318.37	678.26	413.70	481.50	541.74	595.96	910.44
49	82.87	87.06	99.97	107.99	186.55	211.99	249.20	282.01	325.96	698.00	413.70	481.50	541.74	595.96	910.44
50	84.85	84.96	101.30	109.09	183.92	216.37	249.62	298.34	337.04	688.37	407.73	479.28	547.91	586.85	1001.48
51	88.61	87.78	106.26	119.27	194.00	222.35	249.67	311.90	351.84	703.24	411.59	482.93	542.23	604.02	1031.83
52	87.76	92.92	107.61	117.26	212.46	223.63	268.12	307.54	355.12	730.89	414.08	477.78	536.98	590.91	1062.18
53	91.62	97.45	116.00	129.07	244.35	242.68	281.17	321.08	368.70	756.87	415.36	479.60	546.16	593.13	1102.64
54	96.68	103.87	123.38	131.16	265.26	242.56	282.14	334.31	377.28	784.03	408.54	481.32	547.61	588.20	1143.11
55	99.46	107.80	128.72	141.85	285.74	256.65	300.58	348.29	391.08	808.39	402.18	482.95	542.60	597.15	1173.45
56	104.52	116.07	133.58	148.04	315.16	263.88	307.94	350.20	393.69	847.18	403.73	492.26	545.41	593.70	1230.14
57	109.59	122.28	148.02	156.98	325.89	267.20	316.91	370.91	407.30	859.47	405.87	488.66	548.60	591.19	1236.61
58	111.50	126.76	153.11	166.71	327.22	266.97	319.17	372.50	420.48	855.36	408.42	484.82	539.35	594.15	1225.10
59	118.85	137.52	160.08	170.81	349.52	284.34	339.26	369.80	410.86	864.45	416.55	487.93	543.13	586.92	1224.25
60	121.11	142.74	171.35	183.35	363.34	283.65	337.06	384.06	422.91	879.04	406.15	485.08	541.09	585.67	1215.38
61	130.33	152.75	183.22	197.87	392.75	286.36	349.87	396.20	439.78	916.85	411.18	497.74	557.16	599.03	1223.57
62	140.06	164.42	194.05	210.63	439.27	297.36	373.08	419.98	449.66	928.08	415.77	515.81	575.92	602.45	1224.38
63	154.64	181.30	212.75	228.80	464.33	306.02	392.00	435.02	471.27	923.54	420.78	535.94	588.66	611.12	1225.78
64	162.24	192.76	221.96	245.45	520.16	309.62	393.67	455.36	478.06	932.38	416.69	538.12	600.73	613.60	1221.29
65	177.27	206.73	235.86	264.45	545.83	326.74	413.88	465.01	497.66	928.16	421.29	553.66	614.29	622.47	1218.56
66	196.12	229.02	256.83	293.48	575.11	356.87	463.84	501.79	541.48	1017.12	453.57	589.81	646.90	679.05	1294.60
67	216.49	256.37	286.56	317.16	608.50	386.38	506.42	562.11	590.55	1112.59	477.50	628.13	695.29	727.01	1370.59
68	237.90	278.70	313.80	352.10	649.74	429.77	552.68	608.03	665.99	1204.44	508.52	657.16	733.36	796.61	1469.07
69	261.92	307.57	345.42	383.08	666.21	462.16	608.06	670.20	732.19	1309.42	551.35	691.25	779.90	851.92	1541.55
70	281.47	333.87	378.24	421.67	690.43	495.69	668.13	716.96	812.54	1410.48	578.36	723.66	820.05	917.21	1591.34
71	303.63	361.14	400.32	460.31	706.10	518.26	682.47	776.08	887.45	1425.51	590.89	754.95	871.54	980.17	1587.97
72	336.83	391.14	432.71	505.69	739.18	537.48	700.99	806.22	915.99	1440.82	604.80	772.15	900.85	1021.97	1590.99
73	366.23	426.54	472.35	556.97	771.83	553.09	721.52	829.63	941.65	1453.35	615.26	784.13	920.65	1039.67	1587.44
74	409.83	468.85	513.59	626.04	807.67	567.96	735.53	848.71	968.11	1453.98	625.15	797.07	932.61	1061.69	1582.38
75	420.91	521.93	562.46	687.68	852.73	578.01	751.92	868.49	984.09	1450.71	630.37	806.24	942.59	1070.05	1582.92
76	433.85	545.02	634.50	713.13	978.01	585.69	757.23	883.96	1005.98	1453.20	633.38	808.04	951.75	1084.61	1582.57
77	453.82	572.98	669.32	755.52	1024.89	605.94	782.73	920.31	1049.61	1478.99	647.73	829.04	981.16	1120.60	1589.59
78	483.09	608.06	713.82	802.74	1084.48	632.10	817.23	966.17	1100.77	1517.08	671.41	860.42	1021.45	1163.25	1596.96
79	503.52	637.34	750.74	843.73	1132.91	650.94	841.74	1002.50	1143.12	1526.74	685.41	884.56	1052.40	1199.82	1598.90
80	516.99	657.40	772.29	872.28	1159.49	661.66	855.26	1019.08	1165.88	1527.55	691.44	895.68	1065.88	1216.94	1599.89
81	561.66	714.84	838.24	946.74	1259.49	710.59	919.09	1091.41	1248.85	1640.31	740.37	959.51	1138.22	1302.04	1712.65
82	604.21	768.03	902.07	1019.08	1355.23	755.27	976.53	1161.62	1327.57	1744.56	789.31	1016.95	1210.55	1382.88	1816.90
83	648.89	825.47	970.15	1091.41	1453.09	804.20	1036.10	1233.96	1406.29	1848.81	836.11	1080.78	1282.89	1461.60	1923.27
84	697.82	887.17	1040.35	1174.39	1561.59	855.26	1102.05	1308.42	1493.51	1963.69	887.17	1146.73	1359.48	1550.96	2038.16
85	751.01	955.25	1121.20	1263.74	1680.74	910.58	1172.26	1391.39	1585.00	2084.96	944.62	1216.94	1442.45	1644.57	2163.68
86	810.58	1029.72	1208.43	1361.61	1812.64	970.15	1246.72	1478.62	1682.86	2216.87	1004.19	1291.40	1529.68	1742.43	2295.59
87	872.28	1106.31	1299.91	1465.86	1948.80	1031.84	1323.31	1570.10	1787.11	2353.03	1065.88	1367.99	1621.16	1846.68	2431.75
88	938.23	1191.41	1399.90	1576.49	2099.86	1097.80	1408.41	1670.10	1897.74	2504.08	1131.84	1453.09	1721.16	1957.31	2582.80
89	1008.44	1285.02	1506.28	1697.76	2261.55	1168.00	1502.02	1776.47	2019.01	2665.77	1202.04	1546.70	1827.53	2078.58	2744.49
90	1089.29	1382.88	1623.29	1831.79	2438.13	1248.85	1599.89	1893.49	2153.04	2842.36	1282.89	1644.57	1944.55	2212.61	2921.08
91	1174.39	1491.39	1750.94	1974.33	2625.35	1333.95	1708.39	2021.14	2295.59	3029.58	1367.99	1753.07	2072.20	2355.16	3108.30
92	1263.74	1606.27	1884.98	2125.39	2827.46	1423.31	1823.28	2155.17	2446.64	3231.69	1457.35	1867.96	2206.23	2506.21	3310.41
93	1359.48	1727.54	2029.65	2287.08	3044.47	1519.04	1944.55	2299.84	2608.33	3448.70	1553.08	1989.22	2350.90	2667.90	3527.42
94	1465.86	1861.57	2184.96	2463.66	3276.37	1625.42	2078.58	2455.15	2784.91	3680.60	1659.46	2123.26	2506.21	2844.48	3759.32
95	1578.61	2006.24	2357.28	2657.26	3533.80	1738.18	2223.25	2627.48	2978.52	3938.03	1772.22	2267.93	2678.54	3038.09	4016.74

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

Appendix B1

Union Security Insurance Company

6062-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	29.73	32.55	36.79	40.72	61.32	100.07	116.21	133.81	146.90	301.03	332.14	417.78	448.54	516.28	758.70
30	33.06	34.25	39.04	43.00	75.87	104.79	121.47	135.56	149.00	311.75	336.89	422.48	454.96	522.82	758.70
31	34.91	35.10	40.42	44.41	76.97	112.11	129.01	142.61	156.78	328.47	338.72	423.57	456.03	524.64	758.70
32	36.69	36.54	42.49	46.17	81.71	112.51	129.01	149.74	164.14	333.71	339.82	425.38	457.82	525.74	758.70
33	37.74	38.20	45.10	48.93	83.90	117.61	136.98	156.47	171.60	345.20	340.55	426.47	458.90	527.56	758.70
34	39.45	40.80	47.96	52.17	87.89	118.02	144.15	162.10	178.66	359.44	341.65	427.09	460.00	528.65	758.70
35	41.13	42.67	51.67	56.44	91.62	122.14	149.86	162.10	185.85	360.38	343.49	427.09	460.00	528.73	758.70
36	42.78	46.24	54.51	60.12	95.35	130.00	153.41	162.63	190.40	373.39	343.94	427.09	460.00	528.73	758.70
37	44.43	48.97	57.96	64.72	107.31	133.76	161.39	173.02	194.21	383.95	343.94	427.09	460.00	528.73	758.70
38	47.04	50.65	62.34	68.52	107.31	133.76	165.32	176.58	198.18	396.64	343.94	427.09	460.00	528.73	758.70
39	48.66	53.30	65.01	72.94	107.88	137.33	168.80	179.71	208.91	414.70	343.94	427.09	460.00	528.73	758.70
40	49.36	55.59	66.23	72.44	108.74	141.83	173.42	184.82	209.39	429.33	347.21	431.51	465.45	516.00	809.28
41	52.54	58.85	70.70	75.88	114.13	146.58	178.48	190.92	216.11	447.97	352.16	436.69	473.68	525.08	809.28
42	52.54	61.55	74.80	79.99	127.93	148.94	182.97	197.04	229.52	467.90	357.15	440.81	481.98	533.52	809.28
43	55.62	64.63	75.58	82.34	129.54	153.69	187.90	209.77	235.79	488.30	362.18	446.07	490.36	541.67	809.28
44	59.40	65.34	79.89	87.25	132.12	163.20	197.46	220.88	247.34	512.43	364.18	448.25	498.62	550.98	809.28
45	62.99	69.29	78.35	88.92	140.92	168.60	203.70	223.64	264.04	526.08	369.99	452.36	494.92	556.65	849.74
46	63.80	70.03	83.31	91.52	142.40	169.37	215.55	236.45	271.04	560.99	375.11	457.68	503.31	560.38	849.74
47	67.89	73.99	84.16	92.58	144.74	175.95	220.30	243.60	285.31	586.06	380.27	462.61	513.60	560.38	849.74
48	71.34	76.57	88.16	97.96	159.02	180.59	225.02	256.53	299.65	619.28	383.43	462.61	514.20	560.38	849.74
49	74.58	80.10	92.83	101.02	169.20	191.48	236.42	263.21	306.78	637.31	383.43	462.61	514.20	560.38	849.74
50	77.14	81.81	94.77	99.74	168.26	197.82	238.01	280.44	312.96	642.48	380.55	462.47	514.70	555.13	940.79
51	77.05	81.51	99.62	106.38	181.87	197.65	238.32	293.90	322.02	666.71	376.56	458.37	518.30	557.56	981.25
52	80.13	86.51	101.09	110.92	199.72	211.21	250.63	295.93	337.36	694.35	379.58	461.85	513.96	560.99	1021.71
53	83.98	90.96	106.05	119.15	225.56	223.52	263.60	303.56	345.29	711.28	382.13	456.39	516.24	564.19	1041.95
54	88.95	97.17	113.10	121.32	245.61	230.12	270.63	310.85	354.06	738.45	384.50	458.76	511.10	560.19	1082.41
55	91.81	101.06	118.28	128.34	265.33	243.82	282.89	324.67	362.33	753.90	386.71	460.99	514.41	556.44	1112.76
56	96.77	105.83	126.73	137.94	283.64	245.04	285.13	333.25	376.82	775.84	381.30	457.10	518.48	561.43	1149.48
57	98.25	112.36	134.25	143.89	300.43	243.45	300.23	343.64	380.50	799.90	377.38	462.24	516.71	560.71	1159.92
58	104.31	120.26	142.90	153.63	303.16	250.28	303.47	351.51	394.53	806.94	381.64	465.93	515.11	559.20	1161.58
59	108.36	124.73	150.08	161.32	325.58	262.47	313.55	350.07	396.36	818.96	384.50	458.18	514.54	559.49	1155.76
60	111.01	133.22	158.17	170.71	340.05	263.02	322.41	360.35	399.67	835.45	381.91	462.52	514.03	554.57	1158.66
61	120.31	143.21	170.13	185.31	364.70	271.80	335.69	377.98	417.57	860.86	382.63	475.86	525.92	569.32	1154.75
62	126.72	151.77	181.12	198.06	405.11	269.49	349.76	393.17	424.21	868.42	383.37	483.91	540.56	574.21	1152.36
63	140.89	168.35	196.39	212.91	430.82	283.52	369.47	405.17	442.33	874.61	389.99	505.02	554.60	579.66	1158.06
64	148.72	179.91	206.11	229.51	485.15	288.42	372.27	426.12	450.63	880.58	392.47	513.43	568.13	583.78	1157.68
65	163.63	194.01	220.34	245.56	507.18	305.80	392.98	441.16	467.50	880.15	393.81	529.79	583.13	590.13	1153.18
66	178.92	212.89	241.17	271.15	537.71	327.48	438.07	481.72	507.40	968.43	421.50	561.50	616.10	642.23	1229.87
67	198.74	236.40	264.02	297.93	567.32	360.62	475.59	524.64	559.67	1046.49	449.95	590.63	651.00	698.09	1306.16
68	219.87	261.91	291.15	326.25	604.93	398.76	525.72	574.48	625.63	1143.38	476.45	624.99	694.08	750.73	1392.98
69	240.39	287.51	322.61	357.33	620.41	431.35	576.53	631.78	691.29	1237.60	510.34	655.57	736.82	806.21	1467.60
70	260.62	310.96	352.59	389.97	640.00	465.51	627.50	679.66	763.05	1329.11	543.04	689.20	778.42	863.98	1505.32
71	280.02	335.79	373.02	429.21	656.17	485.61	644.79	735.66	838.60	1346.31	549.86	714.14	827.15	928.37	1500.02
72	310.15	366.50	406.21	471.98	689.01	499.63	670.01	768.37	866.78	1359.78	562.96	734.30	855.42	968.98	1506.55
73	340.30	399.51	440.86	523.67	718.71	518.08	685.80	787.63	892.64	1371.70	580.10	745.62	871.64	994.16	1502.83
74	374.33	442.31	482.88	583.70	755.00	526.00	702.70	806.75	913.25	1376.68	579.80	761.58	887.43	1003.60	1501.98
75	388.30	486.94	527.14	646.18	800.46	536.51	709.82	821.06	936.67	1377.84	588.74	764.75	898.13	1019.66	1503.27
76	398.60	515.19	593.83	667.04	916.71	545.02	724.31	835.15	951.75	1375.94	589.89	772.79	902.94	1027.67	1504.49
77	420.86	540.02	626.22	707.35	960.18	565.37	746.92	869.61	993.84	1400.15	604.55	791.01	930.45	1062.29	1510.11
78	444.63	574.42	670.55	754.67	1016.24	588.84	778.54	915.70	1047.89	1438.96	625.69	824.37	970.98	1107.98	1516.73
79	467.23	603.31	703.11	791.57	1062.11	610.12	805.34	948.07	1081.88	1446.02	642.29	846.00	997.96	1140.85	1518.50
80	478.69	621.23	725.48	816.96	1087.16	616.98	816.96	965.89	1102.05	1446.71	648.89	857.39	1010.57	1155.24	1516.92
81	519.11	674.42	787.18	887.17	1180.77	661.66	874.41	1033.97	1182.90	1550.96	693.57	914.83	1082.90	1233.96	1621.16
82	559.54	725.48	846.75	955.25	1272.25	706.33	931.85	1099.92	1257.36	1653.08	736.12	972.27	1148.86	1310.55	1725.41
83	599.96	778.67	910.58	1025.46	1363.74	751.01	989.29	1170.13	1333.95	1750.94	780.80	1029.72	1219.06	1387.14	1825.41
84	644.64	836.11	976.53	1099.92	1465.86	795.69	1046.74	1238.21	1410.54	1857.32	829.73	1091.41	1287.15	1467.98	1931.78
85	693.57	899.94	1050.99	1185.02	1576.49	846.75	1112.69	1314.80	1499.90	1972.20	880.79	1159.49	1365.86	1557.34	2048.79
86	748.88	970.15	1131.84	1276.51	1699.88	902.07	1182.90	1395.65	1591.38	2095.60	936.11	1229.70	1446.71	1648.82	2172.19
87	806.33	1044.61	1219.06	1374.37	1827.53	959.51	1257.36	1482.88	1689.25	2223.25	993.55	1304.17	1533.94	1746.69	2299.84
88	868.03	1125.45	1312.68	1478.62	1970.08	1021.21	1338.21	1576.49	1793.49	2365.79	1055.25	1385.01	1627.55	1850.94	2442.38
89	933.98	1210.55	1414.80	1593.51	2119.00	1087.16	1423.31	1678.61	1908.38	2514.72	1121.20	1470.11	1729.67	1965.82	2591.31
90	1006.31	1306.29	1525.43	1719.03	2284.95	1159.49	1519.04	1789.24	2033.90	2680.67	1193.53	1565.85	1840.30	2091.35	2757.26
91	1085.03	1406.29	1642.44	1850.94	2463.66	1238.21	1619.04	1906.25	2165.81	2859.38	1272.25	1665.84	1957.31	2223.25	2935.97
92	1168.00	1512.66	1767.96	1993.48	2653.01	1321.19	1725.41	2031.77	2308.35	3048.73	1355.23	1772.22	2082.83	2365.79	3125.32
93	1259.49	1629.67	1902.00	2144.53	2852.99	1412.67	1842.43	2165.81	2459.40	3248.71	1446.71	1889.23	2216.87	2516.85	3325.30
94	1355.23	1755.20	2048.79	2308.35	3074.26	1508.41	1967.95	2312.61	2623.22	3469.97	1542.45	2014.75	2363.67	2680.67	3546.56
95	1461.60	1893.49	2210.49	2489.19	3314.66	1614.78	2106.24	2474.30	2804.06	3710.38	1648.82	2153.04	2525.36	2861.50	3786.97

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

Appendix B1

Union Security Insurance Company

6062-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	40.87	43.95	47.99	51.68	78.84	136.10	152.52	169.97	181.88	381.66	449.36	553.80	585.85	643.09	971.13
30	45.46	46.24	50.92	54.58	97.55	142.52	159.43	172.19	184.48	395.25	455.79	560.03	594.24	651.24	971.13
31	48.00	47.38	52.73	56.37	98.96	152.48	169.33	181.15	194.10	416.45	458.26	561.47	595.64	653.50	971.13
32	50.45	49.33	55.42	58.61	105.05	153.01	169.33	190.22	203.22	423.10	459.75	563.87	597.97	654.86	971.13
33	51.89	51.57	58.83	62.10	107.87	159.94	179.79	198.76	212.46	437.66	460.74	565.32	599.38	657.14	971.13
34	54.24	55.08	62.56	66.21	113.01	160.50	189.20	205.91	221.20	455.72	462.23	566.15	600.82	658.50	971.13
35	56.55	57.61	67.39	71.64	117.79	166.11	196.69	205.91	230.10	456.91	464.72	566.15	600.82	658.59	971.13
36	58.83	62.42	71.10	76.31	122.59	176.80	201.36	206.59	235.73	473.41	465.33	566.15	600.82	658.59	971.13
37	61.09	66.11	75.60	82.15	137.97	181.91	211.82	219.78	240.46	486.79	465.33	566.15	600.82	658.59	971.13
38	64.68	68.38	81.32	86.97	137.97	181.91	216.99	224.30	245.37	502.89	465.33	566.15	600.82	658.59	971.13
39	66.91	71.96	84.79	92.58	138.71	186.76	221.55	228.28	258.65	525.78	465.33	566.15	600.82	658.59	971.13
40	66.78	74.12	84.78	96.59	141.07	183.85	224.43	231.02	271.26	536.66	462.95	562.84	597.18	673.43	1041.95
41	71.08	78.47	90.49	101.17	148.06	190.01	230.97	238.65	279.96	559.97	469.54	569.60	607.74	685.27	1041.95
42	71.08	82.07	95.75	106.65	165.97	193.07	236.78	246.30	297.33	584.88	476.20	574.97	618.39	696.28	1041.95
43	75.25	86.18	96.75	109.78	168.05	199.22	243.16	262.21	305.45	610.38	482.90	581.83	629.14	706.93	1041.95
44	80.37	87.12	102.26	116.33	171.40	211.56	255.54	276.10	320.42	640.53	485.57	584.68	639.74	719.07	1041.95
45	87.48	90.38	102.46	116.51	184.28	228.81	258.75	282.21	330.05	668.04	506.30	581.60	645.16	715.69	1102.64
46	88.62	91.34	108.94	119.92	186.22	229.86	273.81	298.37	338.80	712.37	513.31	588.45	656.10	720.49	1102.64
47	94.29	96.51	110.06	121.31	189.28	238.79	279.85	307.40	356.63	744.20	520.37	594.79	669.52	720.49	1102.64
48	99.08	99.87	115.28	128.36	207.95	245.09	285.84	323.72	374.56	786.39	524.70	594.79	670.29	720.49	1102.64
49	103.58	104.48	121.39	132.37	221.26	259.86	300.32	332.14	383.48	809.28	524.70	594.79	670.29	720.49	1102.64
50	104.13	103.84	124.18	130.91	223.05	259.64	296.07	352.04	397.22	816.87	516.46	588.59	672.43	713.74	1224.03
51	107.87	109.73	129.51	138.61	238.45	265.59	306.41	365.88	405.51	840.24	516.68	597.52	661.83	720.18	1264.50
52	110.66	115.35	133.70	142.62	259.21	279.54	326.40	371.37	420.22	867.93	517.60	597.22	659.71	718.07	1304.96
53	114.52	120.19	139.20	155.55	296.04	293.77	333.89	385.29	433.08	893.66	515.05	595.63	665.87	716.09	1345.43
54	123.76	127.32	150.80	157.39	324.21	304.76	339.72	398.83	441.12	929.90	520.68	594.13	671.73	714.25	1396.00
55	126.24	134.75	156.55	168.87	346.97	320.82	359.51	413.22	448.59	953.72	518.20	600.02	662.39	712.51	1436.47
56	135.48	143.38	164.41	178.32	378.19	333.00	364.96	417.98	466.80	989.86	523.35	604.77	666.62	709.85	1492.31
57	139.82	148.71	175.56	186.41	392.09	332.52	383.63	430.92	471.61	1004.13	519.79	594.31	663.43	706.98	1495.43
58	140.28	156.01	187.13	199.40	399.40	328.15	381.96	440.70	487.97	1024.81	508.85	598.15	666.62	716.48	1497.35
59	146.81	166.31	196.77	208.77	426.13	344.49	406.08	443.76	488.20	1031.28	519.08	600.99	663.19	713.08	1489.64
60	151.38	177.63	210.90	224.45	447.19	345.53	410.33	459.93	506.56	1060.66	515.27	603.53	665.54	715.24	1498.97
61	163.75	190.94	225.75	238.70	481.59	354.30	425.52	478.17	519.74	1098.83	519.69	618.07	682.13	722.79	1498.88
62	176.74	205.52	239.33	257.79	541.77	367.06	457.02	500.40	534.51	1120.33	523.76	643.43	702.22	734.24	1505.27
63	199.31	226.63	261.85	282.83	574.43	387.03	473.10	516.05	562.22	1113.15	533.67	664.77	724.87	750.42	1510.22
64	209.56	244.17	275.87	306.02	650.20	390.21	487.81	547.27	576.02	1133.81	537.83	681.28	740.43	758.48	1520.25
65	228.41	263.98	291.72	327.42	681.08	410.52	514.21	560.39	595.69	1130.86	540.34	706.39	756.74	767.98	1515.77
66	251.17	290.31	319.47	360.47	715.38	445.03	571.21	610.18	647.50	1233.53	581.85	745.52	800.93	834.50	1606.48
67	280.37	322.96	357.39	394.04	759.48	489.41	625.32	682.86	710.20	1349.42	619.83	792.19	863.57	900.50	1710.31
68	309.99	352.58	388.20	429.62	806.57	540.54	682.98	738.02	795.16	1459.76	664.28	827.20	907.98	971.78	1826.09
69	337.27	384.47	430.15	470.00	820.27	585.40	743.18	815.34	875.36	1580.15	710.84	865.18	969.49	1047.24	1911.29
70	361.39	418.97	467.99	513.62	849.46	625.00	821.62	870.30	969.28	1708.85	746.13	913.19	1019.86	1121.94	1973.05
71	391.35	453.00	494.33	562.95	873.71	657.01	845.76	941.81	1062.50	1732.39	763.24	950.83	1085.39	1203.30	1969.08
72	433.54	489.69	535.73	619.08	913.10	681.31	867.52	980.33	1101.45	1747.00	779.78	965.19	1120.38	1256.64	1973.18
73	469.94	534.68	581.14	684.10	953.07	700.11	889.40	1008.16	1134.18	1763.61	791.05	987.16	1141.18	1281.20	1970.20
74	526.00	589.75	636.40	765.16	1000.81	716.40	912.85	1035.87	1161.73	1770.54	803.30	1003.60	1158.50	1300.49	1969.75
75	539.47	653.15	698.32	844.78	1059.03	729.18	926.37	1058.19	1191.58	1775.29	808.77	1010.77	1173.80	1319.04	1971.18
76	555.86	686.02	789.06	875.83	1214.85	740.25	941.05	1081.90	1217.48	1777.13	812.80	1019.54	1187.65	1334.07	1969.95
77	585.65	725.10	834.11	927.92	1278.52	768.20	977.13	1128.21	1272.72	1816.12	835.70	1052.15	1224.55	1379.20	1986.99
78	622.49	771.50	889.26	990.21	1354.99	807.55	1022.74	1187.29	1338.70	1869.89	868.75	1093.56	1276.22	1439.65	2000.59
79	650.94	809.71	936.72	1043.33	1413.86	832.39	1057.86	1233.85	1392.61	1881.90	889.67	1124.98	1317.76	1485.60	2000.93
80	670.17	833.99	965.89	1076.52	1448.84	846.75	1072.27	1257.36	1419.05	1887.10	899.94	1138.22	1333.95	1508.41	2001.99
81	727.61	906.32	1048.86	1170.13	1572.23	910.58	1153.11	1348.84	1525.43	2023.26	961.64	1219.06	1427.56	1612.65	2140.28
82	782.92	974.40	1129.71	1259.49	1693.50	970.15	1225.45	1438.20	1623.29	2155.17	1023.33	1293.53	1516.92	1712.65	2276.44
83	840.37	1046.74	1210.55	1350.97	1816.90	1031.84	1302.04	1523.30	1721.16	2287.08	1085.03	1372.25	1606.27	1812.64	2410.47
84	904.19	1123.33	1299.91	1450.96	1950.93	1097.80	1382.88	1616.91	1825.41	2427.49	1153.11	1455.22	1702.01	1919.02	2553.02
85	972.27	1210.55	1399.90	1561.59	2099.86	1168.00	1472.24	1721.16	1940.29	2580.67	1223.32	1546.70	1806.26	2036.03	2708.32
86	1048.86	1304.17	1508.41	1682.86	2263.67	1244.59	1565.85	1829.66	2061.56	2744.49	1299.91	1640.31	1914.76	2157.30	2872.14
87	1129.71	1404.16	1625.42	1810.51	2436.00	1325.44	1665.84	1946.67	2189.21	2916.82	1380.76	1740.31	2031.77	2284.95	3044.47
88	1214.81	1510.53	1748.82	1948.80	2623.22	1410.54	1772.22	2070.07	2327.50	3104.04	1465.86	1846.68	2155.17	2423.24	3231.69
89	1308.42	1627.55	1882.85	2099.86	2825.34	1504.15	1889.23	2204.10	2478.55	3306.15	1559.47	1963.69	2289.20	2574.29	3433.81
90	1410.54	1755.20	2029.65	2263.67	3044.47	1606.27	2016.88	2350.90	2642.37	3525.29	1661.59	2091.35	2436.00	2738.11	3652.94
91	1521.17	1891.36	2189.21	2440.26	3282.75	1716.90	2153.04	2510.47	2818.95	3763.57	1772.22	2227.51	2595.57	2914.69	3891.22
92	1636.06	2036.03	2355.16	2627.48	3533.80	1831.79	2297.71	2676.41	3006.18	4014.62	1887.10	2372.18	2761.51	3101.91	4142.27
93	1761.58	2191.34	2536.00	2827.46	3803.99	1957.31	2453.02	2857.25	3206.16	4284.81	2012.63	2527.49	2942.35	3301.90	4412.46
94	1897.74	2359.41	2729.60	3044.47	4095.46	2093.47	2621.10	3050.85	3423.17	4576.28	2148.79	2695.56	3135.95	3518.91	4703.93
95	2044.54	2544.51	2944.48	3282.75	4416.72	2240.27	2806.19	3265.73	3661.45	4897.53	2295.59	2880.65	3350.83	3757.19	5025.19

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

Appendix B1

Union Security Insurance Company

6062-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	35.30	39.06	43.19	46.98	70.08	116.09	134.36	151.89	164.39	338.66	390.75	485.79	530.92	579.68	869.97
30	39.26	41.10	45.83	49.62	86.71	121.56	140.45	153.87	166.74	350.72	396.34	491.26	538.53	587.03	869.97
31	41.46	42.12	47.45	51.24	87.96	130.05	149.17	161.88	175.44	369.53	398.49	492.52	539.80	589.07	869.97
32	43.57	43.85	49.88	53.28	93.38	130.51	149.17	169.98	183.68	375.43	399.78	494.63	541.91	590.30	869.97
33	44.81	45.84	52.95	56.46	95.88	136.42	158.38	177.62	192.03	388.35	400.65	495.89	543.18	592.35	869.97
34	46.84	48.96	56.30	60.19	100.45	136.90	166.68	184.00	199.93	404.37	401.94	496.62	544.49	593.58	869.97
35	48.84	51.21	60.65	65.12	104.71	141.68	173.28	184.00	207.97	405.43	404.10	496.62	544.49	593.66	869.97
36	50.81	55.48	63.99	69.37	108.97	150.80	177.39	184.61	213.07	420.06	404.64	496.62	544.49	593.66	869.97
37	52.76	58.77	68.04	74.68	122.64	155.16	186.60	196.40	217.34	431.94	404.64	496.62	544.49	593.66	869.97
38	55.86	60.78	73.19	79.06	122.64	155.16	191.16	200.44	221.78	446.22	404.64	496.62	544.49	593.66	869.97
39	57.79	63.96	76.31	84.16	123.30	159.30	195.17	203.99	233.78	466.54	404.64	496.62	544.49	593.66	869.97
40	60.97	66.18	74.18	85.86	126.38	168.09	198.93	203.30	237.95	479.42	424.37	497.17	526.93	594.72	930.67
41	64.90	70.06	79.18	89.93	132.63	173.72	204.72	210.01	245.58	500.24	430.42	503.14	536.24	605.17	930.67
42	64.90	73.28	83.78	94.80	148.68	176.52	209.88	216.74	260.82	522.49	436.51	507.89	545.64	614.90	930.67
43	68.71	76.95	84.65	97.58	150.55	182.15	215.53	230.74	267.94	545.27	442.66	513.95	555.12	624.30	930.67
44	73.38	77.79	89.48	103.41	153.54	193.42	226.50	242.97	281.07	572.21	445.10	516.46	564.48	635.03	930.67
45	76.99	81.34	90.41	101.18	162.60	204.73	231.22	250.26	286.04	592.89	447.88	526.21	565.62	636.17	971.13
46	77.98	82.20	96.13	104.14	164.31	205.66	244.68	264.60	293.62	632.23	454.08	532.41	575.21	640.44	971.13
47	82.98	86.86	97.11	105.35	167.01	213.66	250.07	272.60	309.08	660.48	460.33	538.14	586.97	640.44	971.13
48	87.19	89.89	101.72	111.47	183.49	219.29	255.43	287.07	324.62	697.92	464.16	538.14	587.65	640.44	971.13
49	91.15	94.03	107.11	114.95	195.23	232.51	268.37	294.54	332.35	718.23	464.16	538.14	587.65	640.44	971.13
50	92.56	94.40	111.11	115.32	195.66	228.73	267.04	316.24	355.09	725.09	453.04	529.73	597.71	634.44	1082.41
51	96.31	97.19	116.23	125.72	210.16	234.70	272.37	329.89	363.76	748.91	455.38	532.04	590.07	642.74	1122.87
52	99.21	102.54	117.40	126.77	229.46	248.48	291.43	324.95	372.87	767.44	465.84	533.52	583.00	635.79	1163.34
53	103.07	107.20	125.94	139.00	263.15	261.84	298.74	344.43	386.26	793.35	465.20	533.75	598.53	643.76	1193.69
54	108.29	113.92	133.66	141.00	284.91	267.44	305.18	357.77	394.69	820.50	456.60	533.96	598.72	637.22	1234.15
55	110.94	117.90	139.15	151.98	306.15	282.32	318.26	366.00	402.58	844.73	456.32	534.17	591.92	637.87	1274.61
56	120.00	129.73	147.28	158.13	336.17	295.30	330.75	372.79	416.19	882.85	463.54	541.48	592.55	632.41	1330.98
57	124.71	132.19	158.35	166.79	346.26	296.89	339.15	387.28	423.38	893.51	462.83	528.28	593.26	633.85	1322.88
58	125.89	139.76	166.72	176.51	351.28	294.78	340.10	393.48	436.06	903.77	455.28	535.19	593.90	634.93	1324.93
59	132.83	147.12	176.76	186.63	378.25	311.68	359.82	399.38	439.86	917.53	461.41	535.53	594.58	636.29	1326.98
60	137.93	158.59	187.83	199.16	395.95	314.59	366.37	412.51	450.80	937.16	466.77	535.84	595.19	637.50	1328.82
61	147.04	171.85	199.58	213.57	430.15	315.48	382.97	423.52	461.99	979.84	468.29	557.90	604.02	648.53	1338.28
62	156.73	183.39	213.46	229.49	483.20	325.24	405.72	446.79	475.12	994.37	464.37	574.31	626.44	654.23	1339.62
63	175.26	203.96	232.39	251.05	512.20	342.02	423.54	460.61	500.21	990.82	472.09	592.63	642.17	665.04	1347.68
64	185.90	218.47	244.16	270.95	575.18	343.56	436.46	484.60	509.41	1001.44	474.84	607.23	656.61	673.26	1348.50
65	204.54	235.35	260.68	292.79	608.62	368.63	459.87	500.78	531.60	1008.18	480.82	630.02	672.16	687.14	1355.28
66	223.65	258.05	285.01	322.19	635.90	398.85	506.79	545.95	575.55	1098.28	517.71	665.30	712.91	744.50	1429.94
67	248.43	286.34	315.53	349.19	677.12	433.60	554.86	603.75	629.14	1200.71	550.96	703.13	766.14	801.36	1522.88
68	273.94	315.64	346.15	384.40	716.95	478.51	611.09	654.15	710.39	1298.79	586.40	739.88	807.57	867.52	1627.09
69	297.80	341.00	381.27	418.49	732.83	514.98	657.60	725.69	781.28	1408.87	628.82	767.06	861.77	930.88	1706.51
70	319.69	373.15	416.70	459.72	756.37	556.03	731.33	774.98	866.16	1518.98	662.24	814.12	907.47	1003.19	1758.00
71	347.49	402.32	439.74	500.75	777.42	583.55	749.46	836.71	948.51	1539.35	677.07	844.72	964.34	1067.83	1754.09
72	383.52	437.34	476.86	551.66	812.76	601.83	770.70	870.56	980.33	1557.89	688.49	862.99	995.47	1120.38	1755.42
73	418.08	474.60	518.16	608.43	849.95	623.10	789.39	896.14	1008.16	1571.74	703.16	875.14	1015.16	1141.18	1756.66
74	467.92	524.88	566.62	680.48	892.54	638.95	811.06	922.93	1035.87	1579.13	715.84	893.88	1032.65	1158.50	1754.13
75	480.19	583.17	622.24	749.93	943.50	649.14	827.12	942.59	1058.19	1579.88	719.57	904.06	1046.34	1170.83	1755.48
76	496.21	610.09	702.29	778.21	1081.10	661.61	836.80	962.59	1081.90	1580.99	725.81	908.36	1057.50	1187.65	1753.74
77	522.27	646.50	742.84	826.51	1136.17	687.07	869.70	1003.98	1133.28	1614.93	744.26	938.06	1090.18	1229.62	1767.73
78	552.79	687.38	793.13	882.05	1203.89	716.22	911.52	1057.50	1192.10	1663.24	770.08	973.38	1139.22	1283.43	1777.46
79	580.63	721.26	832.39	927.65	1258.54	743.94	941.83	1097.76	1238.38	1674.34	792.08	1002.50	1170.34	1322.30	1780.39
80	597.83	742.50	859.52	957.38	1289.27	755.27	955.25	1119.07	1263.74	1678.61	802.07	1012.70	1187.15	1340.33	1782.86
81	648.89	806.33	933.98	1040.35	1399.90	812.71	1025.46	1202.04	1355.23	1802.00	857.39	1085.03	1272.25	1433.94	1906.25
82	697.82	868.03	1004.19	1121.20	1506.28	863.77	1091.41	1278.64	1444.58	1916.89	912.70	1153.11	1348.84	1525.43	2025.39
83	748.88	931.85	1078.65	1202.04	1616.91	919.09	1159.49	1357.35	1531.81	2036.03	968.02	1223.32	1429.69	1612.65	2144.53
84	804.20	999.93	1157.37	1291.40	1736.05	976.53	1231.83	1440.33	1623.29	2159.43	1025.46	1295.66	1514.79	1708.39	2272.18
85	865.90	1076.52	1246.72	1389.27	1870.08	1040.35	1310.55	1531.81	1725.41	2297.71	1089.29	1374.37	1608.40	1810.51	2412.60
86	933.98	1161.62	1342.46	1497.77	2014.75	1108.43	1395.65	1627.55	1833.92	2442.38	1157.37	1459.47	1704.14	1919.02	2557.27
87	1004.19	1248.85	1446.71	1612.65	2167.94	1178.64	1482.88	1731.80	1948.80	2595.57	1227.57	1546.70	1808.39	2033.90	2710.45
88	1080.78	1344.59	1555.21	1736.05	2333.88	1255.23	1578.61	1840.30	2072.20	2761.51	1304.17	1642.44	1916.89	2157.30	2876.40
89	1163.75	1448.84	1676.48	1867.96	2514.72	1338.21	1682.86	1961.57	2204.10	2942.35	1387.14	1746.69	2038.16	2289.20	3057.24
90	1255.23	1561.59	1806.26	2014.75	2710.45	1429.69	1795.62	2091.35	2350.90	3138.08	1478.62	1859.45	2167.94	2436.00	3252.97
91	1353.10	1682.86	1946.67	2172.19	2921.08	1527.55	1916.89	2231.76	2508.34	3348.71	1576.49	1980.71	2308.35	2593.44	3463.59
92	1457.35	1812.64	2095.60	2338.14	3144.46	1631.80	2046.67	2380.69	2674.28	3572.09	1680.74	2110.49	2457.28	2759.38	3686.98
93	1567.98	1950.93	2257.29	2516.85	3384.87	1742.43	2184.96	2542.38	2852.99	3812.50	1791.37	2248.78	2618.97	2938.10	3927.39
94	1689.25	2099.86	2429.62	2710.45	3644.43	1863.70	2333.88	2714.71	3046.60	4072.06	1912.63	2397.71	2791.30	3131.70	4186.95
95	1821.15	2263.67	2621.10	2921.08	3929.52	1995.61	2497.70	2906.18	3257.22	4357.15	2044.54	2561.53	2982.77	3342.32	4472.03

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

Appendix B1

Union Security Insurance Company

6062-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	33.44	35.81	38.39	42.28	64.82	112.08	123.47	137.43	150.40	311.78	361.44	446.93	476.00	525.34	799.16
30	37.19	37.67	40.74	44.66	80.21	117.37	129.07	139.22	152.55	322.88	366.61	451.96	482.82	532.00	799.16
31	39.28	38.61	42.18	46.12	81.37	125.57	137.08	146.46	160.51	340.20	368.60	453.12	483.95	533.85	799.16
32	41.28	40.19	44.34	47.95	86.37	126.01	137.08	153.79	168.05	345.63	369.80	455.06	485.85	534.96	799.16
33	42.45	42.02	47.07	50.81	88.69	131.72	145.54	160.70	175.69	357.53	370.60	456.22	486.99	536.81	799.16
34	44.38	44.88	50.05	54.17	92.92	132.18	153.16	166.48	182.91	372.28	371.80	456.89	488.16	537.93	799.16
35	46.27	46.94	53.91	58.61	96.85	136.80	159.23	166.48	190.27	373.25	373.80	456.89	488.16	538.00	799.16
36	48.13	50.86	56.88	62.43	100.79	145.60	163.00	167.03	194.93	386.73	374.29	456.89	488.16	538.00	799.16
37	49.98	53.87	60.48	67.21	113.44	149.81	171.47	177.69	198.84	397.66	374.29	456.89	488.16	538.00	799.16
38	52.92	55.72	65.05	71.16	113.44	149.81	175.66	181.35	202.90	410.81	374.29	456.89	488.16	538.00	799.16
39	54.74	58.63	67.83	75.75	114.05	153.81	179.35	184.57	213.88	429.51	374.29	456.89	488.16	538.00	799.16
40	55.16	60.89	68.88	77.81	114.62	152.33	183.63	189.44	218.91	436.49	376.14	459.65	491.80	542.24	839.63
41	58.72	64.46	73.52	81.50	120.30	157.44	188.98	195.69	225.94	455.44	381.50	465.17	500.49	551.77	839.63
42	58.72	67.41	77.79	85.91	134.85	159.97	193.73	201.96	239.95	475.70	386.91	469.56	509.26	560.64	839.63
43	62.16	70.79	78.61	88.44	136.54	165.07	198.95	215.01	246.50	496.44	392.36	475.16	518.11	569.21	839.63
44	66.39	71.57	83.09	93.71	139.26	175.29	209.08	226.40	258.58	520.97	394.52	477.49	526.85	578.99	839.63
45	69.99	72.31	81.37	91.98	148.15	186.66	203.70	228.96	264.04	534.43	408.94	470.82	512.59	574.32	890.21
46	70.89	73.07	86.51	94.67	149.71	187.52	215.55	242.08	271.04	569.89	414.59	476.37	521.29	578.17	890.21
47	75.43	77.21	87.40	95.77	152.17	194.80	220.30	249.40	285.31	595.36	420.30	481.50	531.95	578.17	890.21
48	79.27	79.90	91.55	101.34	167.18	199.94	225.02	262.64	299.65	629.11	423.79	481.50	532.56	578.17	890.21
49	82.87	83.58	96.40	104.50	177.88	211.99	236.42	269.48	306.78	647.42	423.79	481.50	532.56	578.17	890.21
50	84.85	84.96	101.30	105.97	180.00	210.18	243.82	286.41	325.00	660.84	416.79	479.28	547.91	578.92	991.37
51	88.61	87.78	106.26	112.83	194.00	216.18	244.00	299.90	327.98	684.98	420.35	482.93	542.23	580.79	1031.83
52	91.58	92.92	107.61	117.26	208.21	229.85	262.29	295.93	343.28	703.48	422.71	485.74	536.98	583.43	1052.06
53	95.43	97.45	112.68	125.76	239.65	242.68	269.45	309.40	351.14	729.51	423.67	487.34	538.68	585.89	1092.53
54	100.55	103.87	119.95	127.88	260.35	242.56	276.39	322.58	354.06	747.57	424.56	488.84	540.30	581.20	1122.87
55	99.46	107.80	128.72	138.47	280.64	256.65	288.79	336.48	368.08	772.06	409.92	482.95	542.60	583.58	1163.34
56	108.39	116.07	133.58	144.67	304.65	263.88	296.53	338.90	376.82	802.59	418.68	492.26	538.68	574.34	1209.98
57	113.37	122.28	144.58	150.44	315.71	267.20	311.35	349.10	380.50	816.92	420.11	488.66	542.23	572.90	1207.85
58	115.10	126.76	153.11	160.17	322.41	266.97	308.70	362.00	394.53	831.15	415.11	484.82	539.35	576.68	1206.95
59	118.85	134.33	160.08	167.65	344.73	278.87	328.97	359.94	396.36	834.12	416.55	487.93	537.41	575.95	1207.12
60	124.47	142.74	171.35	180.19	363.34	283.65	332.18	374.58	408.97	857.25	418.28	485.08	541.09	575.30	1215.38
61	133.67	155.94	183.22	194.73	392.75	286.36	349.87	387.09	422.01	888.86	422.60	503.21	551.95	589.13	1223.57
62	143.39	167.58	194.05	210.63	439.27	297.36	373.08	406.58	436.94	908.19	426.57	521.13	570.87	597.75	1217.18
63	161.51	184.54	212.75	228.80	464.33	310.52	382.99	417.96	454.73	899.08	436.17	541.09	588.66	606.62	1225.78
64	169.00	199.19	221.96	248.64	525.16	313.87	397.95	442.83	466.30	915.11	431.23	552.93	600.73	617.86	1227.65
65	184.09	213.09	235.86	264.45	550.66	330.93	413.88	453.08	482.58	912.16	435.02	567.97	614.29	622.47	1224.51
66	203.00	235.47	259.96	293.48	579.79	361.07	459.54	497.78	526.33	1000.89	467.31	603.96	651.30	679.05	1300.48
67	227.14	263.03	289.78	317.16	613.07	394.96	506.42	553.78	571.25	1090.55	500.45	642.19	699.71	727.01	1382.31
68	248.71	285.42	313.80	348.87	654.22	438.63	552.68	595.45	645.81	1187.79	531.42	670.95	733.36	788.27	1480.77
69	272.68	310.92	348.68	379.86	666.21	470.96	599.05	661.66	707.65	1281.80	574.14	700.17	784.21	847.77	1552.93
70	291.89	337.14	378.24	418.50	686.55	508.62	659.10	704.53	787.80	1377.93	604.85	736.58	824.21	913.11	1596.72
71	317.13	364.30	400.32	457.20	706.10	534.58	678.28	759.91	863.02	1400.76	615.52	767.19	879.61	976.19	1592.85
72	350.17	397.30	432.71	502.62	739.18	548.83	700.99	791.08	893.27	1413.81	627.63	783.51	904.63	1018.18	1595.43
73	379.19	432.55	472.35	553.94	771.83	563.59	721.52	819.13	917.15	1428.85	639.87	798.13	924.15	1039.67	1595.50
74	425.97	477.70	516.38	619.99	810.60	580.86	738.82	839.02	942.29	1435.58	651.06	813.21	939.06	1055.23	1596.99
75	438.69	530.68	565.18	684.71	858.23	592.83	751.92	856.63	963.34	1437.46	657.13	821.06	951.49	1070.05	1596.19
76	450.11	555.86	637.21	707.71	983.58	599.25	762.72	875.83	984.29	1438.35	657.85	827.02	959.88	1079.19	1594.58
77	474.10	588.19	674.39	750.45	1035.24	623.68	792.96	912.71	1029.33	1470.84	675.68	851.86	991.30	1115.53	1608.78
78	504.72	624.89	721.03	802.74	1096.66	653.73	829.32	961.37	1086.35	1514.56	702.70	886.86	1035.87	1168.06	1619.52
79	528.47	655.48	757.54	843.73	1144.33	675.89	855.39	997.96	1127.24	1522.12	721.72	911.78	1066.01	1202.09	1619.58
80	542.52	676.55	782.92	872.28	1172.26	687.19	870.15	1019.08	1150.98	1525.43	727.61	923.34	1080.78	1221.19	1621.16
81	589.32	733.99	848.88	946.74	1274.38	738.25	933.98	1093.54	1233.96	1640.31	778.67	987.17	1155.24	1306.29	1736.05
82	634.00	789.31	914.83	1019.08	1372.25	785.05	993.55	1163.75	1312.68	1746.69	827.60	1048.86	1229.70	1387.14	1844.55
83	680.80	848.88	980.78	1093.54	1472.24	836.11	1057.37	1233.96	1393.52	1853.06	878.66	1112.69	1302.04	1467.98	1953.06
84	731.86	910.58	1053.12	1174.39	1580.74	889.30	1121.20	1310.55	1476.49	1965.82	933.98	1178.64	1378.63	1553.08	2067.94
85	787.18	980.78	1133.96	1263.74	1702.01	944.62	1193.53	1393.52	1570.10	2091.35	991.42	1253.11	1463.73	1646.69	2195.59
86	848.88	1057.37	1223.32	1363.74	1833.92	1006.31	1270.13	1482.88	1670.10	2223.25	1053.12	1329.70	1553.08	1746.69	2327.50
87	914.83	1136.09	1314.80	1467.98	1974.33	1072.27	1348.84	1574.36	1774.35	2363.67	1119.07	1408.41	1644.57	1850.94	2467.91
88	982.91	1223.32	1416.92	1578.61	2123.26	1140.35	1436.07	1676.48	1884.98	2512.59	1187.15	1495.64	1746.69	1961.57	2616.84
89	1059.50	1319.06	1525.43	1699.88	2287.08	1216.94	1531.81	1784.98	2006.24	2676.41	1263.74	1591.38	1855.19	2082.83	2780.66
90	1142.47	1421.18	1644.57	1833.92	2465.79	1299.91	1633.93	1904.12	2140.28	2855.12	1346.72	1693.50	1974.33	2216.87	2959.37
91	1231.83	1531.81	1772.22	1976.46	2659.39	1389.27	1744.56	2031.77	2282.82	3048.73	1436.07	1804.13	2101.98	2359.41	3152.97
92	1325.44	1648.82	1908.38	2127.51	2861.50	1482.88	1861.57	2167.94	2433.87	3250.84	1529.68	1921.14	2238.14	2510.47	3355.09
93	1427.56	1774.35	2053.05	2289.20	3080.64	1585.00	1987.10	2312.61	2595.57	3469.97	1631.80	2046.67	2382.81	2672.16	3574.22
94	1536.06	1910.51	2210.49	2465.79	3316.79	1693.50	2123.26	2470.04	2772.15	3706.13	1740.31	2182.83	2540.25	2848.74	3810.38
95	1657.33	2061.56	2384.94	2659.39	3576.35	1814.77	2274.31	2644.50	2965.75	3965.68	1861.57	2333.88	2714.71	3042.34	4069.93

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

Appendix B1

Union Security Insurance Company

6062-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	29.73	32.55	36.79	39.15	59.57	100.07	116.21	130.19	139.90	290.28	341.90	427.49	457.69	498.17	748.58
30	33.06	34.25	39.04	41.35	73.71	104.79	121.47	131.89	141.91	300.62	346.79	432.31	464.25	504.48	748.58
31	34.91	35.10	40.42	42.70	74.77	112.11	129.01	138.75	149.31	316.74	348.68	433.42	465.34	506.24	748.58
32	36.69	36.54	42.49	44.40	79.37	112.51	129.01	145.70	156.32	321.80	349.81	435.27	467.17	507.29	748.58
33	37.74	38.20	45.10	47.05	81.50	117.61	136.98	152.24	163.43	332.87	350.57	436.39	468.26	509.05	748.58
34	39.45	40.80	47.96	50.16	85.38	118.02	144.15	157.72	170.15	346.61	351.70	437.03	469.39	510.10	748.58
35	41.13	42.67	51.67	54.27	89.00	122.14	149.86	157.72	177.00	347.51	353.59	437.03	469.39	510.17	748.58
36	42.78	46.24	54.51	57.81	92.62	130.00	153.41	158.24	181.33	360.06	354.06	437.03	469.39	510.17	748.58
37	44.43	48.97	57.96	62.23	104.24	133.76	161.39	168.34	184.97	370.24	354.06	437.03	469.39	510.17	748.58
38	47.04	50.65	62.34	65.89	104.24	133.76	165.32	171.80	188.75	382.48	354.06	437.03	469.39	510.17	748.58
39	48.66	53.30	65.01	70.14	104.80	137.33	168.80	174.85	198.96	399.89	354.06	437.03	469.39	510.17	748.58
40	49.36	55.59	63.58	72.44	105.80	141.83	168.32	175.58	204.63	407.86	356.85	431.51	465.45	516.00	799.16
41	52.54	58.85	67.87	75.88	111.04	146.58	173.23	181.37	211.20	425.58	361.94	436.69	473.68	525.08	799.16
42	52.54	61.55	71.81	79.99	124.47	148.94	177.59	187.18	224.30	444.51	367.07	440.81	481.98	533.52	799.16
43	55.62	64.63	72.56	82.34	126.04	153.69	182.37	199.28	230.43	463.89	372.24	446.07	490.36	541.67	799.16
44	59.40	65.34	76.69	87.25	128.55	163.20	191.65	209.84	241.72	486.80	374.29	448.25	498.62	550.98	799.16
45	66.49	69.29	78.35	85.85	137.31	174.62	198.19	218.31	247.53	509.38	389.46	452.36	494.92	547.81	849.74
46	67.35	70.03	83.31	88.36	138.75	175.42	209.72	230.82	254.10	543.18	394.85	457.68	503.31	551.49	849.74
47	71.66	73.99	84.16	89.38	141.03	182.24	214.35	237.80	267.47	567.45	400.28	462.61	513.60	551.49	849.74
48	75.30	76.57	88.16	94.58	154.94	187.04	218.94	250.42	280.92	599.62	403.61	462.61	514.20	551.49	849.74
49	78.72	80.10	92.83	97.54	164.86	198.31	230.03	256.94	287.61	617.07	403.61	462.61	514.20	551.49	849.74
50	80.99	78.67	91.50	96.62	168.26	204.00	232.21	268.51	300.92	624.12	398.67	454.06	514.70	547.20	950.90
51	80.90	81.51	99.62	106.38	177.83	203.82	232.65	281.91	316.06	639.31	394.08	458.37	518.30	557.56	971.13
52	83.95	86.51	101.09	107.75	195.47	211.21	250.63	284.33	319.61	666.94	405.46	461.85	513.96	553.51	1011.60
53	87.80	90.96	106.05	115.84	225.56	229.91	257.74	297.73	327.73	693.04	398.75	464.13	516.24	549.73	1041.95
54	92.82	97.17	113.10	121.32	240.70	230.12	264.87	304.99	342.45	711.10	400.53	466.28	518.40	553.19	1072.29
55	95.64	101.06	118.28	128.34	260.23	243.82	277.00	318.77	345.07	735.73	394.45	468.31	514.41	556.44	1102.64
56	100.65	109.25	123.31	134.58	283.64	251.32	285.13	321.96	354.32	758.00	396.25	471.16	511.75	548.52	1149.48
57	105.81	112.36	134.25	140.62	295.34	255.33	294.67	332.73	364.43	774.37	398.75	462.24	510.33	548.52	1150.33
58	107.90	120.26	142.90	150.36	298.35	250.28	298.24	341.02	373.76	782.73	395.03	465.93	515.11	553.38	1152.50
59	111.86	124.73	150.08	158.16	320.79	262.47	308.41	345.14	377.03	788.62	397.32	464.13	514.54	554.01	1147.20
60	114.38	133.22	158.17	170.71	335.40	263.02	312.64	350.87	390.38	806.39	394.03	462.52	514.03	554.57	1150.56
61	123.65	146.39	170.13	182.17	364.70	271.80	330.96	364.32	399.80	839.87	399.76	481.33	525.92	559.42	1162.39
62	133.39	158.10	181.12	194.91	409.99	278.78	354.43	384.24	411.49	855.16	404.97	505.18	545.61	564.80	1159.56
63	147.77	174.83	199.66	212.91	435.61	292.52	369.47	400.90	429.93	856.27	405.38	520.48	559.47	575.17	1164.83
64	158.86	186.34	209.28	232.70	495.15	296.90	376.55	421.94	442.79	874.82	411.85	528.24	572.78	588.04	1176.76
65	173.86	200.37	223.44	248.71	516.85	314.17	397.16	433.21	456.19	869.49	416.71	544.11	587.58	594.18	1171.01
66	189.24	222.57	244.30	274.34	547.06	340.07	442.37	473.69	496.04	952.20	444.41	580.37	620.50	646.32	1247.52
67	212.94	246.38	270.46	297.93	576.47	373.50	484.40	524.64	544.23	1040.98	477.50	614.07	664.29	693.96	1317.88
68	234.29	268.63	294.39	326.25	613.89	416.48	525.72	566.09	609.49	1126.73	508.52	643.38	702.81	750.73	1410.54
69	254.74	294.20	325.87	357.33	624.57	444.55	576.53	627.51	674.93	1215.50	542.24	673.41	745.43	810.36	1478.98
70	271.04	320.78	355.80	389.97	647.76	474.13	636.53	667.23	746.55	1318.26	569.53	710.74	786.75	868.07	1526.83
71	296.88	345.30	376.06	429.21	663.31	501.94	653.16	723.53	822.32	1331.46	582.69	738.62	839.26	932.36	1524.45
72	326.82	375.74	409.16	471.98	695.70	518.55	673.88	757.01	847.85	1346.27	593.39	753.23	866.78	972.76	1524.33
73	356.50	411.52	443.72	520.65	728.08	535.59	692.95	777.12	875.14	1363.53	608.23	770.12	882.14	990.66	1527.01
74	396.92	454.11	485.67	583.70	766.70	548.59	709.27	800.30	897.11	1369.32	615.43	784.17	897.11	1006.83	1527.56
75	409.05	504.44	532.57	646.18	808.71	557.26	721.85	818.10	921.84	1371.22	621.45	791.42	909.99	1022.63	1526.50
76	423.00	528.75	601.96	667.04	927.85	569.42	732.54	835.15	938.19	1372.97	625.23	797.19	919.21	1030.38	1525.51
77	443.68	560.30	638.90	709.88	978.30	588.19	762.26	872.14	983.70	1405.59	640.11	821.44	950.74	1069.90	1540.26
78	471.07	596.05	680.17	757.08	1035.74	615.28	797.89	918.11	1035.87	1444.00	664.19	855.62	987.81	1115.19	1549.33
79	494.45	626.00	716.72	796.10	1082.66	637.34	823.54	952.60	1075.08	1455.24	680.87	880.02	1020.64	1147.66	1548.36
80	508.48	644.64	738.25	823.35	1108.43	648.89	836.11	970.15	1095.67	1457.35	689.31	889.30	1031.84	1165.88	1548.83
81	551.03	699.95	802.07	893.56	1204.17	695.70	897.81	1042.48	1176.51	1563.72	736.12	951.00	1104.18	1246.72	1657.33
82	593.58	753.14	863.77	961.64	1295.66	740.37	955.25	1108.43	1250.98	1663.71	782.92	1010.57	1172.26	1323.31	1759.45
83	638.25	808.45	927.60	1031.84	1391.39	789.31	1014.82	1176.51	1325.44	1765.84	831.86	1070.14	1242.47	1399.90	1863.70
84	685.06	868.03	995.68	1108.43	1493.51	838.24	1076.52	1248.85	1406.29	1872.21	880.79	1133.96	1314.80	1480.75	1974.33
85	736.12	933.98	1072.27	1193.53	1608.40	889.30	1144.60	1327.57	1493.51	1991.35	933.98	1204.17	1395.65	1570.10	2093.47
86	793.56	1006.31	1155.24	1287.15	1731.80	946.74	1216.94	1410.54	1587.12	2114.75	991.42	1276.51	1478.62	1663.71	2216.87
87	855.26	1085.03	1242.47	1385.01	1865.83	1008.44	1295.66	1497.77	1684.99	2248.78	1053.12	1355.23	1565.85	1761.58	2350.90
88	921.21	1165.88	1338.21	1489.26	2006.24	1074.39	1376.50	1593.51	1789.24	2389.20	1119.07	1436.07	1661.59	1865.83	2491.32
89	991.42	1257.36	1440.33	1604.14	2161.55	1144.60	1467.98	1695.63	1904.12	2544.51	1189.28	1527.55	1763.71	1980.71	2646.63
90	1068.01	1355.23	1553.08	1729.67	2331.75	1221.19	1565.85	1808.39	2029.65	2714.71	1265.87	1625.42	1876.47	2106.24	2816.83
91	1150.98	1459.47	1674.35	1865.83	2512.59	1304.17	1670.10	1929.65	2165.81	2895.54	1348.84	1729.67	1997.73	2242.40	2997.67
92	1240.34	1572.23	1802.00	2008.37	2704.07	1393.52	1782.86	2057.30	2308.35	3087.02	1438.20	1842.43	2125.39	2384.94	3189.14
93	1333.95	1691.37	1940.29	2161.55	2910.44	1487.13	1902.00	2195.59	2461.53	3293.39	1531.81	1961.57	2263.67	2538.12	3395.51
94	1438.20	1821.15	2089.22	2327.50	3133.83	1591.38	2031.77	2344.52	2627.48	3516.78	1636.06	2091.35	2412.60	2704.07	3618.90
95	1548.83	1963.69	2253.04	2508.34	3380.62	1702.01	2174.32	2508.34	2808.32	3763.57	1746.69	2233.89	2576.42	2884.91	3865.69

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

Appendix B1

Union Security Insurance Company

6062-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	35.30	37.44	41.59	43.85	66.57	116.09	130.73	144.66	153.89	322.53	380.98	476.07	503.46	543.45	819.39
30	39.26	39.39	44.13	46.31	82.38	121.56	136.66	146.55	156.10	334.02	386.43	481.43	510.67	550.34	819.39
31	41.46	40.36	45.70	47.83	83.57	130.05	145.14	154.17	164.24	351.93	388.53	482.67	511.87	552.26	819.39
32	43.57	42.02	48.03	49.73	88.71	130.51	145.14	161.89	171.96	357.55	389.79	484.73	513.88	553.41	819.39
33	44.81	43.93	50.99	52.69	91.09	136.42	154.10	169.16	179.77	369.85	390.63	485.97	515.09	555.33	819.39
34	46.84	46.92	54.22	56.18	95.43	136.90	162.17	175.24	187.17	385.12	391.89	486.69	516.33	556.48	819.39
35	48.84	49.07	58.41	60.78	99.47	141.68	168.59	175.24	194.70	386.12	394.00	486.69	516.33	556.55	819.39
36	50.81	53.17	61.62	64.74	103.52	150.80	172.59	175.82	199.47	400.06	394.52	486.69	516.33	556.55	819.39
37	52.76	56.32	65.52	69.70	116.51	155.16	181.56	187.04	203.46	411.37	394.52	486.69	516.33	556.55	819.39
38	55.86	58.25	70.48	73.79	116.51	155.16	185.99	190.89	207.62	424.97	394.52	486.69	516.33	556.55	819.39
39	57.79	61.30	73.49	78.55	117.13	159.30	189.90	194.28	218.86	444.32	394.52	486.69	516.33	556.55	819.39
40	58.07	63.53	71.53	83.17	120.50	157.58	193.83	194.06	233.19	457.95	395.43	478.41	509.36	577.22	890.21
41	61.81	67.26	76.35	87.12	126.47	162.86	199.47	200.46	240.67	477.84	401.07	484.16	518.37	587.37	890.21
42	61.81	70.34	80.79	91.84	141.76	165.49	204.50	206.89	255.60	499.10	406.75	488.73	527.45	596.81	890.21
43	65.43	73.87	81.63	94.53	143.54	170.76	210.00	220.26	262.58	520.85	412.48	494.55	536.62	605.94	890.21
44	69.89	74.68	86.28	100.18	146.40	181.33	220.69	231.93	275.45	546.59	414.76	496.98	545.66	616.35	890.21
45	73.49	78.33	87.39	98.12	155.38	192.68	220.21	239.61	280.54	567.83	428.41	498.51	547.94	609.66	930.67
46	74.44	79.16	92.92	100.99	157.01	193.56	233.03	253.34	287.98	605.51	434.34	504.39	557.24	613.75	930.67
47	79.20	83.65	93.87	102.15	159.59	201.09	238.17	261.00	303.14	632.57	440.31	509.82	568.63	613.75	930.67
48	83.23	86.56	98.33	108.09	175.33	206.39	243.27	274.85	318.37	668.43	443.97	509.82	569.29	613.75	930.67
49	87.01	90.55	103.54	111.47	186.55	218.83	255.59	282.01	325.96	687.89	443.97	509.82	569.29	613.75	930.67
50	88.71	88.11	104.57	112.20	187.83	222.55	249.62	298.34	337.04	688.37	443.97	496.10	572.81	610.64	1031.83
51	92.46	94.05	109.58	119.27	202.08	228.53	261.02	311.90	345.87	712.37	437.86	507.48	558.17	619.51	1072.29
52	95.40	99.33	114.14	120.43	220.96	242.27	279.78	319.15	355.12	740.03	439.96	509.63	559.99	605.87	1112.76
53	99.25	100.70	119.31	132.38	253.75	255.45	281.17	326.91	368.70	765.99	440.28	502.81	568.61	607.59	1153.22
54	104.42	107.22	126.81	134.44	275.09	255.00	287.90	334.31	377.28	793.15	440.58	503.88	569.51	609.21	1183.57
55	107.11	114.53	132.20	145.23	295.94	269.49	306.47	348.29	385.33	808.39	440.85	512.21	563.74	610.73	1224.03
56	116.13	122.90	140.43	151.40	320.41	282.73	313.64	355.85	399.31	838.26	448.59	513.35	565.62	600.15	1270.48
57	117.15	125.58	148.02	156.98	330.98	279.08	322.47	365.46	396.58	850.96	441.47	501.86	561.36	597.28	1265.36
58	118.70	133.26	159.91	169.98	341.66	278.09	324.40	377.74	415.29	871.49	428.50	510.00	569.66	611.63	1279.55
59	125.84	140.72	166.75	177.14	363.89	295.28	344.40	374.73	415.69	879.62	442.18	511.73	560.28	603.38	1267.05
60	131.20	149.08	177.95	189.68	381.98	299.12	346.83	388.80	427.56	908.10	442.53	507.64	562.73	606.40	1272.10
61	140.36	162.30	193.03	204.15	411.45	300.92	364.06	409.86	444.22	937.85	445.45	525.09	583.20	618.83	1277.10
62	150.06	173.90	203.76	220.06	458.80	311.30	387.07	424.45	453.91	947.97	442.77	547.72	596.13	625.99	1274.80
63	168.39	194.25	222.57	241.52	488.27	328.52	405.52	439.28	479.54	948.01	451.56	566.86	617.84	638.08	1286.73
64	179.14	208.83	234.65	261.39	555.17	335.07	415.06	463.72	489.81	966.91	460.30	582.55	628.67	647.69	1297.62
65	194.32	225.81	248.27	277.05	579.64	347.69	438.96	476.93	505.20	960.17	457.92	601.39	641.00	650.76	1289.89
66	213.33	248.38	272.49	306.24	607.84	377.86	489.61	521.87	549.05	1049.59	494.80	636.99	682.11	707.68	1365.21
67	237.78	273.02	302.65	336.38	645.10	416.43	528.44	578.76	605.99	1145.63	528.00	670.32	730.71	768.32	1452.59
68	263.13	298.85	329.97	365.02	685.59	460.79	579.64	628.99	674.07	1243.29	563.49	703.12	772.65	825.81	1551.01
69	287.03	327.63	364.97	399.17	695.36	497.37	635.08	691.54	744.47	1342.57	606.03	735.85	822.99	889.32	1621.19
70	305.79	356.78	397.47	437.53	721.46	530.17	699.73	737.68	824.92	1453.88	631.34	775.35	865.84	954.06	1677.36
71	333.99	386.48	421.55	478.97	741.76	559.07	720.15	804.38	903.73	1470.05	652.45	812.08	923.99	1024.00	1671.03
72	370.18	415.78	456.25	527.14	775.97	582.90	735.84	832.71	938.70	1485.85	665.66	821.36	953.84	1071.17	1675.43
73	398.64	453.58	495.25	581.19	809.33	595.10	753.67	857.64	962.65	1498.25	671.51	836.63	973.16	1088.67	1672.05
74	448.56	501.29	541.50	650.23	851.57	609.91	774.94	880.98	987.47	1505.51	683.45	851.93	984.24	1106.87	1673.74
75	459.44	554.01	592.35	717.32	899.49	619.50	785.01	898.13	1010.77	1507.01	689.84	856.63	995.95	1120.44	1675.83
76	471.81	582.98	669.75	745.67	1033.73	629.08	801.13	919.21	1035.81	1512.64	690.47	867.69	1008.69	1136.13	1675.66
77	496.92	616.08	709.88	788.48	1087.00	651.57	831.33	960.88	1082.57	1544.24	708.70	894.96	1042.01	1171.31	1688.26
78	528.75	656.13	757.08	841.20	1152.72	684.97	870.42	1009.44	1136.82	1590.16	738.79	930.12	1086.35	1223.34	1702.25
79	553.42	687.23	796.10	886.83	1201.43	707.65	898.61	1047.86	1183.95	1598.23	755.76	954.87	1120.44	1263.33	1699.98
80	570.17	708.46	821.22	914.83	1231.83	721.23	910.58	1068.01	1206.30	1604.14	765.90	968.02	1133.96	1282.89	1702.01
81	619.11	770.16	891.43	995.68	1336.08	774.41	980.78	1146.73	1297.78	1719.03	819.09	1036.10	1212.68	1372.25	1819.02
82	665.91	827.60	959.51	1070.14	1440.33	825.47	1040.35	1221.19	1378.63	1831.79	870.15	1099.92	1289.27	1455.22	1936.04
83	714.84	889.30	1029.72	1148.86	1544.57	878.66	1106.31	1295.66	1463.73	1944.55	923.34	1165.88	1365.86	1540.32	2048.79
84	768.03	955.25	1104.18	1233.96	1657.33	931.85	1176.51	1374.37	1553.08	2061.56	978.66	1238.21	1446.71	1631.80	2170.06
85	825.47	1029.72	1189.28	1327.57	1784.98	991.42	1253.11	1461.60	1648.82	2193.47	1038.23	1314.80	1533.94	1731.80	2301.97
86	891.43	1108.43	1282.89	1429.69	1923.27	1057.37	1331.82	1555.21	1750.94	2331.75	1104.18	1393.52	1627.55	1833.92	2440.26
87	959.51	1193.53	1380.76	1538.19	2070.07	1125.45	1416.92	1653.08	1859.45	2478.55	1172.26	1478.62	1725.41	1942.42	2587.06
88	1031.84	1285.02	1487.13	1657.33	2229.63	1197.79	1508.41	1759.45	1978.59	2638.12	1244.59	1570.10	1831.79	2061.56	2746.62
89	1112.69	1382.88	1599.89	1784.98	2401.96	1278.64	1606.27	1872.21	2106.24	2810.44	1325.44	1667.97	1944.55	2189.21	2918.95
90	1199.92	1491.39	1725.41	1923.27	2587.06	1365.86	1714.78	1997.73	2244.53	2995.54	1412.67	1776.47	2070.07	2327.50	3104.04
91	1293.53	1608.40	1861.57	2074.32	2791.30	1459.47	1831.79	2133.90	2395.58	3199.78	1506.28	1893.49	2206.23	2478.55	3308.28
92	1391.39	1729.67	2001.99	2233.89	3004.05	1557.34	1953.06	2274.31	2555.14	3412.53	1604.14	2014.75	2346.65	2638.12	3521.03
93	1497.77	1863.70	2155.17	2404.09	3233.82	1663.71	2087.09	2427.49	2725.34	3642.30	1710.52	2148.79	2499.83	2808.32	3750.80
94	1612.65	2006.24	2321.12	2587.06	3480.61	1778.60	2229.63	2593.44	2908.31	3889.09	1825.41	2291.33	2665.77	2991.28	3997.60
95	1738.18	2163.68	2501.96	2791.30	3755.06	1904.12	2387.07	2774.28	3112.55	4163.54	1950.93	2448.77	2846.61	3195.52	4272.05

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

Appendix B1

Union Security Insurance Company

6062-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	29.73	32.55	36.79	40.72	59.57	100.07	112.58	130.19	139.90	290.28	332.14	408.06	448.54	498.17	738.47
30	33.06	34.25	39.04	43.00	73.71	104.79	117.68	131.89	141.91	300.62	336.89	412.65	454.96	504.48	738.47
31	34.91	35.10	40.42	44.41	74.77	112.11	124.98	138.75	149.31	316.74	338.72	413.72	456.03	506.24	738.47
32	36.69	36.54	42.49	46.17	79.37	112.51	124.98	145.70	156.32	321.80	339.82	415.49	457.82	507.29	738.47
33	37.74	38.20	45.10	48.93	81.50	117.61	132.70	152.24	163.43	332.87	340.55	416.55	458.90	509.05	738.47
34	39.45	40.80	47.96	52.17	85.38	118.02	139.65	157.72	170.15	346.61	341.65	417.16	460.00	510.10	738.47
35	41.13	42.67	51.67	56.44	89.00	122.14	145.18	157.72	177.00	347.51	343.49	417.16	460.00	510.17	738.47
36	42.78	46.24	54.51	60.12	92.62	130.00	148.62	158.24	181.33	360.06	343.94	417.16	460.00	510.17	738.47
37	44.43	48.97	57.96	64.72	104.24	133.76	156.34	168.34	184.97	370.24	343.94	417.16	460.00	510.17	738.47
38	47.04	50.65	62.34	68.52	104.24	133.76	160.16	171.80	188.75	382.48	343.94	417.16	460.00	510.17	738.47
39	48.66	53.30	65.01	72.94	104.80	137.33	163.52	174.85	198.96	399.89	343.94	417.16	460.00	510.17	738.47
40	52.26	55.59	63.58	72.44	108.74	141.83	168.32	175.58	199.87	407.86	366.50	422.13	447.89	507.26	799.16
41	55.63	58.85	67.87	75.88	114.13	146.58	173.23	181.37	206.29	425.58	371.72	427.20	455.80	516.18	799.16
42	55.63	61.55	71.81	79.99	127.93	148.94	177.59	187.18	219.09	444.51	376.99	431.23	463.79	524.47	799.16
43	58.89	64.63	72.56	82.34	129.54	153.69	182.37	199.28	225.07	463.89	382.30	436.37	471.85	532.49	799.16
44	62.90	65.34	76.69	87.25	132.12	163.20	191.65	209.84	236.10	486.80	384.41	438.51	479.81	541.64	799.16
45	66.49	69.29	78.35	85.85	137.31	174.62	198.19	212.99	242.03	501.03	379.73	452.36	486.08	538.98	819.39
46	67.35	70.03	83.31	88.36	138.75	175.42	209.72	225.19	248.45	534.28	384.98	457.68	494.32	542.59	819.39
47	71.66	73.99	84.16	89.38	141.03	182.24	214.35	232.00	261.53	558.15	390.28	462.61	504.43	542.59	819.39
48	75.30	76.57	88.16	94.58	154.94	187.04	218.94	244.32	274.68	589.79	393.52	462.61	505.01	542.59	819.39
49	78.72	80.10	92.83	97.54	164.86	198.31	230.03	250.68	281.22	606.96	393.52	462.61	505.01	542.59	819.39
50	77.14	81.81	94.77	96.62	168.26	191.64	232.21	268.51	300.92	624.12	380.55	454.06	506.40	539.27	920.55
51	80.90	81.51	99.62	106.38	177.83	197.65	226.97	281.91	310.09	639.31	385.32	450.19	502.36	542.07	950.90
52	83.95	86.51	101.09	107.75	195.47	211.21	244.80	278.53	319.61	657.80	396.83	453.89	498.62	538.55	991.37
53	87.80	90.96	106.05	119.15	225.56	223.52	251.88	291.89	327.73	674.80	398.75	456.39	508.75	549.73	1021.71
54	92.82	97.17	113.10	121.32	240.70	230.12	259.11	304.99	336.65	692.87	392.52	451.24	511.10	546.19	1041.95
55	95.64	101.06	118.28	128.34	260.23	243.82	271.11	312.87	339.32	717.56	394.45	453.68	500.32	542.87	1082.41
56	100.65	109.25	126.73	134.58	283.64	251.32	279.42	321.96	354.32	749.09	388.78	457.10	505.01	535.62	1129.31
57	105.81	112.36	134.25	140.62	295.34	249.39	289.11	327.28	359.07	757.35	391.63	449.04	503.95	536.33	1131.16
58	107.90	120.26	142.90	150.36	298.35	250.28	293.01	335.77	373.76	766.59	388.33	459.63	509.05	541.73	1125.28
59	111.86	124.73	150.08	158.16	320.79	262.47	303.27	340.21	372.19	781.04	390.91	452.23	503.11	537.55	1130.07
60	114.38	133.22	158.17	170.71	335.40	263.02	307.75	346.13	385.73	791.87	387.97	451.24	503.21	544.20	1126.25
61	123.65	146.39	170.13	182.17	364.70	266.94	326.23	359.77	395.36	832.87	394.05	475.86	515.50	554.47	1139.45
62	133.39	154.93	181.12	194.91	409.99	278.78	345.10	379.77	403.00	841.90	394.17	489.22	530.45	555.39	1137.96
63	147.77	174.83	196.39	212.91	435.61	288.02	360.46	388.11	425.80	844.03	400.25	505.02	544.87	566.18	1144.51
64	158.86	186.34	206.11	229.51	490.15	292.66	372.27	409.41	431.04	851.80	407.00	518.37	554.16	570.99	1144.96
65	173.86	200.37	220.34	248.71	516.85	314.17	388.80	421.29	448.65	853.48	412.13	534.56	569.78	582.05	1147.23
66	189.24	219.35	241.17	274.34	542.38	340.07	429.48	461.65	488.46	935.97	439.83	566.22	602.89	634.05	1218.10
67	212.94	243.05	267.24	297.93	576.47	369.20	471.19	512.14	536.51	1024.46	472.91	595.32	651.00	681.57	1294.45
68	234.29	268.63	294.39	326.25	609.41	407.62	521.23	557.71	601.41	1104.53	499.35	629.59	685.35	738.22	1381.27
69	254.74	290.86	322.61	357.33	624.57	440.15	558.51	614.70	666.75	1198.92	537.68	655.57	732.51	793.74	1450.54
70	271.04	317.50	355.80	389.97	643.88	469.82	618.47	658.94	734.18	1291.13	560.70	693.51	774.26	851.69	1494.57
71	296.88	342.13	373.02	426.10	659.74	497.86	636.41	711.41	806.03	1306.71	578.58	718.22	819.08	908.45	1490.25
72	326.82	372.66	406.21	468.91	692.35	510.98	654.51	741.87	832.71	1328.26	585.78	734.30	847.85	953.84	1493.22
73	356.50	402.51	440.86	517.62	721.83	532.09	671.52	763.12	857.64	1334.96	597.68	742.12	864.64	969.66	1490.75
74	396.92	445.26	482.88	577.65	757.92	542.14	689.56	787.39	880.98	1339.87	608.95	758.35	877.75	984.24	1491.01
75	409.05	495.69	529.86	637.29	803.21	551.33	703.80	803.28	898.13	1344.72	612.53	767.71	889.24	995.95	1493.32
76	423.00	517.90	596.54	661.61	919.49	564.00	710.59	818.88	919.21	1343.25	617.07	772.79	897.52	1008.69	1492.48
77	443.68	550.16	631.29	702.28	965.36	583.12	739.24	854.40	963.41	1372.96	632.49	798.62	925.38	1044.54	1501.89
78	471.07	584.03	675.36	749.87	1023.55	610.47	773.71	901.28	1014.24	1413.76	656.97	826.78	968.58	1091.15	1511.72
79	494.45	612.39	707.65	789.30	1068.96	632.80	800.79	932.19	1052.40	1422.95	674.06	850.54	995.70	1124.98	1511.61
80	508.48	631.87	729.74	814.84	1095.67	642.51	812.71	951.00	1074.39	1427.56	682.93	861.64	1008.44	1140.35	1514.79
81	551.03	685.06	793.56	885.05	1189.28	689.31	872.28	1021.21	1153.11	1531.81	727.61	921.21	1080.78	1219.06	1619.04
82	593.58	738.25	853.13	953.13	1280.76	733.99	927.60	1087.16	1227.57	1629.67	776.54	980.78	1146.73	1297.78	1721.16
83	636.13	791.43	916.96	1021.21	1374.37	780.80	985.04	1153.11	1302.04	1729.67	823.35	1038.23	1214.81	1370.12	1823.28
84	682.93	851.01	982.91	1097.80	1476.49	829.73	1048.86	1223.32	1380.76	1836.04	870.15	1102.05	1287.15	1453.09	1931.78
85	736.12	914.83	1059.50	1180.77	1589.25	885.05	1114.82	1302.04	1465.86	1953.06	925.47	1168.00	1367.99	1538.19	2050.92
86	793.56	987.17	1140.35	1272.25	1712.65	942.49	1187.15	1382.88	1557.34	2076.45	982.91	1240.34	1448.84	1629.67	2174.32
87	853.13	1061.63	1229.70	1370.12	1842.43	1002.06	1261.62	1472.24	1655.20	2206.23	1042.48	1314.80	1538.19	1727.54	2304.10
88	919.09	1142.47	1321.19	1476.49	1982.84	1068.01	1342.46	1563.72	1761.58	2346.65	1108.43	1395.65	1629.67	1833.92	2444.51
89	989.29	1231.83	1425.43	1587.12	2138.15	1138.22	1431.82	1667.97	1872.21	2501.96	1178.64	1485.00	1733.92	1944.55	2599.82
90	1068.01	1327.57	1536.06	1712.65	2304.10	1216.94	1527.55	1778.60	1997.73	2667.90	1257.36	1580.74	1844.55	2070.07	2765.77
91	1150.98	1429.69	1655.20	1846.68	2482.81	1299.91	1629.67	1897.74	2131.77	2846.61	1340.33	1682.86	1963.69	2204.10	2944.48
92	1238.21	1540.32	1780.73	1987.10	2672.16	1387.14	1740.31	2023.26	2272.18	3035.96	1427.56	1793.49	2089.22	2344.52	3133.83
93	1331.82	1657.33	1919.02	2140.28	2876.40	1480.75	1857.32	2161.55	2425.36	3240.20	1521.17	1910.51	2227.51	2497.70	3338.07
94	1436.07	1784.98	2065.81	2304.10	3097.66	1585.00	1984.97	2308.35	2589.18	3461.46	1625.42	2038.16	2374.30	2661.52	3559.33
95	1548.83	1923.27	2227.51	2482.81	3340.20	1697.76	2123.26	2470.04	2767.89	3704.00	1738.18	2176.45	2536.00	2840.23	3801.87

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

Appendix B1

Union Security Insurance Company

6062-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	27.87	30.92	31.99	36.02	54.31	96.07	105.31	115.73	129.41	263.40	302.83	378.92	402.77	443.82	677.77
30	30.99	32.54	33.95	38.04	67.20	100.60	110.09	117.24	131.26	272.78	307.16	383.18	408.54	449.44	677.77
31	32.73	33.34	35.15	39.29	68.17	107.63	116.92	123.34	138.11	287.41	308.83	384.17	409.50	451.01	677.77
32	34.40	34.71	36.95	40.85	72.37	108.01	116.92	129.51	144.60	292.00	309.83	385.81	411.11	451.95	677.77
33	35.38	36.29	39.22	43.28	74.31	112.90	124.14	135.33	151.17	302.05	310.50	386.80	412.07	453.52	677.77
34	36.98	38.76	41.71	46.15	77.85	113.30	130.64	140.19	157.39	314.51	311.51	387.36	413.06	454.46	677.77
35	38.56	40.54	44.93	49.93	81.15	117.25	135.81	140.19	163.72	315.33	313.18	387.36	413.06	454.52	677.77
36	40.11	43.92	47.40	53.18	84.45	124.80	139.03	140.66	167.73	326.72	313.60	387.36	413.06	454.52	677.77
37	41.65	46.52	50.40	57.25	95.05	128.41	146.26	149.64	171.09	335.96	313.60	387.36	413.06	454.52	677.77
38	44.10	48.12	54.21	60.61	95.05	128.41	149.83	152.71	174.59	347.06	313.60	387.36	413.06	454.52	677.77
39	45.62	50.64	56.53	64.52	95.55	131.83	152.97	155.42	184.04	362.87	313.60	387.36	413.06	454.52	677.77
40	46.45	52.94	58.28	67.08	96.99	131.32	158.12	161.71	185.60	372.09	318.28	393.99	421.54	463.53	708.12
41	49.45	56.05	62.21	70.26	101.79	135.72	162.73	167.05	191.55	388.24	322.81	398.72	428.99	471.68	708.12
42	49.45	58.62	65.83	74.06	114.10	137.91	166.83	172.41	203.44	405.52	327.38	402.48	436.51	479.26	708.12
43	52.35	61.56	66.51	76.24	115.54	142.30	171.32	183.55	208.99	423.19	331.99	407.28	444.10	486.59	708.12
44	55.91	62.23	70.30	80.79	117.83	151.11	180.04	193.27	219.23	444.10	333.83	409.27	451.58	494.95	708.12
45	59.49	60.25	69.31	79.72	126.47	156.56	170.67	197.01	225.53	459.28	350.52	396.96	433.05	494.80	758.70
46	60.26	60.89	73.70	82.05	127.80	157.27	180.60	208.30	231.51	489.75	355.37	401.64	440.40	498.12	758.70
47	64.12	64.34	74.45	83.00	129.90	163.38	184.58	214.60	243.70	511.64	360.25	405.97	449.40	498.12	758.70
48	67.38	66.58	77.99	87.82	142.71	167.69	188.53	225.99	255.95	540.64	363.25	405.97	449.92	498.12	758.70
49	70.44	69.65	82.11	90.57	151.85	177.80	198.08	231.87	262.04	556.38	363.25	405.97	449.92	498.12	758.70
50	73.28	72.37	84.96	90.39	152.61	179.28	208.99	238.67	276.85	559.88	353.37	412.02	464.89	491.69	839.63
51	77.05	75.24	89.66	96.71	165.71	185.29	209.95	251.92	280.28	584.51	359.05	409.26	462.49	495.61	880.09
52	76.32	80.11	91.31	98.25	178.47	192.57	227.32	249.51	290.01	602.99	353.70	414.08	452.59	493.67	900.32
53	80.16	84.46	96.11	105.91	202.06	204.36	234.31	262.70	298.47	620.09	357.21	417.72	456.38	499.10	920.55
54	85.08	87.12	102.82	108.21	221.05	205.24	230.32	275.66	301.82	638.17	360.47	413.63	459.99	490.17	950.90
55	84.16	90.95	107.84	118.21	239.82	218.16	241.64	283.35	316.32	663.06	348.04	409.77	458.04	495.37	991.37
56	92.90	99.00	113.03	124.49	257.38	226.19	250.91	288.07	320.58	677.74	358.87	421.94	457.88	490.44	1028.48
57	98.25	102.45	123.92	127.54	269.88	231.57	261.31	300.00	321.55	697.79	363.14	409.41	465.68	487.58	1025.71
58	97.11	107.26	129.29	137.29	274.29	228.04	261.61	304.29	337.43	710.11	354.85	409.26	454.51	495.13	1025.46
59	101.37	115.14	136.74	142.34	292.07	235.13	282.71	305.70	338.36	705.21	352.46	416.53	457.37	488.19	1027.34
60	104.29	120.53	144.99	151.74	307.45	237.23	283.33	317.68	343.91	726.48	351.60	411.75	459.92	487.19	1029.02
61	113.62	133.66	157.04	166.46	331.97	242.67	297.87	332.44	359.82	755.88	359.78	432.10	473.85	500.01	1040.04
62	123.38	142.29	164.95	179.19	375.82	255.55	317.12	344.03	373.31	775.61	367.17	441.36	484.98	508.32	1037.12
63	137.46	155.40	180.02	193.85	392.53	265.52	324.41	353.99	384.46	764.52	369.46	458.64	501.09	516.75	1036.16
64	145.34	170.28	190.25	210.39	445.14	267.21	338.04	380.16	395.77	776.98	368.24	473.94	512.25	524.12	1043.18
65	156.82	181.28	201.72	223.53	468.54	280.66	351.17	385.52	407.18	778.80	370.91	486.84	520.81	529.50	1040.24
66	172.04	199.99	222.37	248.82	490.95	306.49	390.83	425.52	446.81	849.41	398.59	514.31	554.49	576.78	1100.41
67	191.65	223.08	247.92	269.10	521.57	334.86	431.56	474.67	486.33	925.32	422.40	543.75	597.86	615.48	1177.30
68	212.66	241.77	265.27	297.18	555.64	376.61	467.31	503.19	548.94	1010.17	453.54	569.85	619.87	671.49	1258.36
69	233.22	264.11	296.54	321.92	566.28	400.54	508.97	563.48	601.30	1088.42	492.12	593.14	667.87	718.94	1319.70
70	246.72	288.04	320.54	355.09	581.82	426.72	564.30	596.78	668.18	1166.36	512.13	628.89	699.33	773.89	1354.79
71	269.89	310.45	339.66	388.78	599.11	452.97	577.79	646.73	732.76	1187.92	525.24	652.93	746.46	828.76	1353.44
72	296.81	338.78	367.95	426.00	628.80	465.56	596.42	673.74	757.01	1202.19	532.53	666.17	768.37	862.99	1355.45
73	320.85	366.46	400.78	472.21	656.21	476.08	610.79	696.61	780.62	1216.57	541.43	675.61	784.13	885.64	1357.79
74	361.43	406.93	438.22	526.24	687.69	493.73	630.46	713.17	800.30	1218.40	553.89	693.81	797.07	897.11	1355.80
75	373.48	451.95	480.95	580.97	728.94	503.90	640.64	729.18	818.10	1222.17	559.01	699.53	809.21	909.99	1357.26
76	382.33	471.81	542.31	601.96	835.90	509.77	647.49	745.67	837.86	1221.40	559.99	702.29	816.17	916.50	1354.34
77	403.11	499.45	572.98	638.90	879.95	529.88	672.74	775.80	877.21	1250.62	574.07	722.56	841.72	948.20	1367.60
78	430.21	531.16	612.87	682.57	933.38	557.59	706.01	817.16	922.91	1287.75	599.22	754.67	879.65	992.61	1378.85
79	449.08	557.95	644.14	716.72	973.03	573.83	727.99	848.27	957.14	1293.80	612.78	775.69	907.24	1020.64	1376.07
80	461.67	574.43	665.91	742.50	995.68	585.07	738.25	865.90	978.66	1295.66	619.11	785.05	919.09	1038.23	1376.50
81	499.97	623.36	721.23	804.20	1082.90	627.62	793.56	929.72	1048.86	1393.52	661.66	838.24	980.78	1110.56	1474.37
82	538.26	670.17	778.67	865.90	1165.88	665.91	844.62	989.29	1114.82	1485.00	702.08	891.43	1046.74	1178.64	1567.98
83	578.68	721.23	833.99	929.72	1250.98	710.59	897.81	1048.86	1185.02	1574.36	746.76	944.62	1106.31	1248.85	1659.46
84	621.23	774.41	895.68	997.80	1344.59	755.27	953.13	1114.82	1255.23	1672.23	793.56	1002.06	1172.26	1319.06	1759.45
85	670.17	833.99	963.76	1074.39	1446.71	804.20	1014.82	1185.02	1333.95	1778.60	844.62	1065.88	1244.59	1399.90	1865.83
86	721.23	897.81	1040.35	1159.49	1559.47	855.26	1078.65	1261.62	1419.05	1891.36	895.68	1129.71	1321.19	1485.00	1978.59
87	778.67	965.89	1116.94	1248.85	1678.61	912.70	1146.73	1338.21	1508.41	2010.50	953.13	1197.79	1397.78	1574.36	2097.73
88	836.11	1040.35	1204.17	1342.46	1804.13	970.15	1221.19	1425.43	1602.02	2136.02	1010.57	1272.25	1485.00	1667.97	2223.25
89	899.94	1121.20	1295.66	1444.58	1944.55	1033.97	1302.04	1516.92	1704.14	2276.44	1074.39	1353.10	1576.49	1770.09	2363.67
90	970.15	1208.43	1397.78	1559.47	2095.60	1104.18	1389.27	1619.04	1819.02	2427.49	1144.60	1440.33	1678.61	1884.98	2514.72
91	1046.74	1302.04	1506.28	1680.74	2261.55	1180.77	1482.88	1727.54	1940.29	2593.44	1221.19	1533.94	1787.11	2006.24	2680.67
92	1127.58	1402.03	1621.16	1808.39	2431.75	1261.62	1582.87	1842.43	2067.94	2763.64	1302.04	1633.93	1902.00	2133.90	2850.87
93	1212.68	1508.41	1744.56	1946.67	2618.97	1346.72	1689.25	1965.82	2206.23	2950.86	1387.14	1740.31	2025.39	2272.18	3038.09
94	1306.29	1623.29	1878.59	2095.60	2818.95	1440.33	1804.13	2099.86	2355.16	3150.85	1480.75	1855.19	2159.43	2421.11	3238.07
95	1408.41	1753.07	2027.52	2261.55	3040.22	1542.45	1933.91	2248.78	2521.10	3372.11	1582.87	1984.97	2308.35	2587.06	3459.34

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

Appendix B1

Union Security Insurance Company

6062-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	26.01	27.67	31.99	32.89	50.81	88.06	98.05	112.11	118.92	247.27	293.06	359.48	393.62	425.71	637.31
30	28.93	29.11	33.95	34.73	62.87	92.22	102.49	113.57	120.62	256.08	297.25	363.53	399.25	431.10	637.31
31	30.55	29.83	35.15	35.87	63.77	98.66	108.85	119.48	126.91	269.81	298.87	364.46	400.19	432.60	637.31
32	32.11	31.06	36.95	37.29	67.70	99.01	108.85	125.46	132.87	274.12	299.84	366.02	401.76	433.50	637.31
33	33.02	32.47	39.22	39.52	69.51	103.49	115.58	131.10	138.91	283.56	300.49	366.96	402.71	435.00	637.31
34	34.51	34.68	41.71	42.13	72.83	103.86	121.63	135.81	144.63	295.26	301.46	367.50	403.67	435.91	637.31
35	35.98	36.27	44.93	45.59	75.91	107.48	126.45	135.81	150.45	296.03	303.08	367.50	403.67	435.97	637.31
36	37.44	39.30	47.40	48.56	79.00	114.40	129.44	136.26	154.13	306.71	303.48	367.50	403.67	435.97	637.31
37	38.87	41.63	50.40	52.28	88.91	117.71	136.17	144.96	157.22	315.39	303.48	367.50	403.67	435.97	637.31
38	41.16	43.05	54.21	55.34	88.91	117.71	139.49	147.94	160.43	325.81	303.48	367.50	403.67	435.97	637.31
39	42.58	45.31	56.53	58.91	89.39	120.85	142.42	150.57	169.12	340.65	303.48	367.50	403.67	435.97	637.31
40	40.65	47.65	52.99	61.71	91.11	120.81	142.82	147.85	176.08	350.62	298.99	365.84	395.19	437.29	687.89
41	43.27	50.45	56.56	64.64	95.62	124.86	146.98	152.73	181.73	365.85	303.25	370.24	402.18	444.98	687.89
42	43.27	52.76	59.84	68.14	107.19	126.87	150.68	157.63	193.00	382.12	307.54	373.73	409.23	452.13	687.89
43	45.80	55.40	60.47	70.14	108.53	130.92	154.74	167.81	198.28	398.78	311.87	378.19	416.34	459.04	687.89
44	48.92	56.01	63.91	74.32	110.69	139.02	162.62	176.70	207.99	418.48	313.60	380.04	423.36	466.93	687.89
45	55.99	60.25	66.30	73.59	115.63	150.53	170.67	186.36	209.03	434.23	331.04	387.73	424.21	468.29	718.23
46	56.72	60.89	70.49	75.74	116.84	151.22	180.60	197.04	214.57	463.04	335.62	392.30	431.41	471.43	718.23
47	60.35	64.34	71.21	76.61	118.76	157.10	184.58	203.00	225.87	483.73	340.24	396.53	440.23	471.43	718.23
48	63.41	66.58	74.60	81.07	130.48	161.24	188.53	213.78	237.22	511.15	343.07	396.53	440.74	471.43	718.23
49	66.29	69.65	78.54	83.60	138.83	170.96	198.08	219.34	242.87	526.03	343.07	396.53	440.74	471.43	718.23
50	69.42	66.08	78.43	81.04	144.78	173.09	197.38	226.74	252.78	532.34	344.31	386.79	439.98	459.97	809.28
51	69.34	68.97	86.34	90.26	149.54	172.94	198.60	239.92	268.35	538.85	332.78	392.89	446.54	472.37	819.39
52	72.50	73.70	84.79	91.91	165.72	180.15	215.66	237.91	272.26	566.44	345.07	390.19	437.25	471.23	859.86
53	76.35	77.96	89.48	99.29	192.66	197.98	222.59	251.02	280.91	592.73	340.60	394.51	433.94	470.16	890.21
54	77.35	83.77	95.96	101.65	206.32	192.80	224.56	258.07	290.21	610.82	336.44	398.59	438.08	469.16	910.44
55	80.33	87.59	100.89	108.07	219.41	205.32	235.75	271.55	293.31	626.73	332.57	402.45	436.90	468.22	930.67
56	85.16	92.18	106.18	114.39	241.62	213.62	239.51	276.77	303.70	642.07	336.44	400.84	437.68	464.63	978.07
57	90.70	95.84	113.60	121.00	249.51	219.70	250.19	283.64	310.83	655.24	341.78	396.21	433.78	469.29	977.78
58	93.52	100.76	122.49	127.48	255.04	216.91	251.15	293.80	316.66	669.76	341.46	390.37	442.39	471.83	980.08
59	94.38	105.54	126.73	136.02	272.91	224.19	262.15	290.91	323.86	667.30	339.65	392.72	434.50	471.73	975.97
60	97.56	114.19	135.11	145.42	284.15	226.92	268.67	298.71	329.96	682.89	339.47	394.83	438.28	471.64	980.41
61	103.60	124.11	143.96	153.90	308.59	228.11	278.95	309.67	337.61	713.89	336.94	410.22	447.81	475.26	986.51
62	113.38	135.96	155.24	166.62	346.54	236.96	303.13	330.62	352.10	722.58	345.57	430.73	464.78	480.08	979.51
63	127.15	148.93	170.20	181.14	368.59	252.02	315.40	341.19	363.79	727.83	348.94	443.18	476.76	489.79	988.75
64	135.20	157.42	177.57	197.64	420.13	254.49	320.92	359.28	376.18	742.45	348.86	449.25	484.31	498.55	998.66
65	146.59	171.74	189.31	210.93	439.56	268.10	338.63	365.65	388.33	736.13	352.60	467.74	498.56	505.25	998.63
66	161.72	190.31	206.71	232.87	462.90	289.69	377.94	401.44	420.31	806.13	380.27	495.44	528.08	548.15	1059.21
67	181.00	209.76	228.60	253.08	489.54	317.69	413.94	445.52	463.17	886.76	404.04	520.32	562.43	590.69	1118.73
68	198.25	228.34	249.10	277.80	519.79	354.45	444.84	478.03	520.69	954.67	430.64	546.87	598.04	638.12	1193.98
69	215.28	250.74	276.99	302.60	532.97	378.53	490.95	533.60	572.67	1038.70	460.22	575.30	633.40	685.69	1262.82
70	229.34	271.68	301.31	332.90	550.79	400.86	541.73	567.77	635.19	1122.96	481.23	603.05	666.03	741.14	1295.65
71	253.03	294.61	318.43	363.90	563.45	428.48	556.86	614.40	696.12	1133.48	496.52	628.44	710.14	792.90	1294.80
72	276.80	320.30	347.34	401.49	592.01	439.07	573.18	643.46	722.95	1143.65	502.10	639.68	738.09	828.93	1297.68
73	304.65	348.44	377.88	441.94	618.71	458.57	585.79	661.61	742.12	1159.41	520.34	654.60	749.12	840.13	1297.35
74	338.84	386.29	413.10	495.99	652.58	467.92	604.19	680.90	761.58	1166.87	524.73	667.99	761.58	855.16	1300.98
75	346.80	428.63	453.77	548.36	687.68	474.26	613.57	696.57	782.53	1165.86	526.30	672.86	773.64	868.49	1297.53
76	360.63	450.11	512.48	566.71	788.54	485.36	622.80	710.42	797.19	1167.91	532.80	677.88	780.92	875.83	1297.28
77	377.76	476.64	542.55	603.40	830.78	499.45	647.16	740.31	836.65	1193.52	543.59	699.74	808.76	910.17	1307.30
78	401.37	507.12	579.22	644.12	879.77	523.95	679.41	781.11	882.05	1227.27	565.53	728.24	841.20	949.35	1316.17
79	419.60	533.00	610.12	675.89	920.49	542.08	700.69	809.71	914.04	1236.15	578.74	748.47	868.68	975.28	1316.34
80	431.89	548.90	627.62	699.95	942.49	551.03	712.72	825.47	931.85	1238.21	585.07	757.39	876.54	991.42	1316.93
81	468.05	595.70	680.80	759.52	1023.33	591.45	763.78	885.05	999.93	1329.70	625.49	808.45	938.23	1059.50	1408.41
82	504.22	640.38	733.99	816.96	1102.05	629.74	812.71	942.49	1063.76	1414.80	665.91	859.52	995.68	1125.45	1495.64
83	542.52	687.19	789.31	876.54	1182.90	670.17	861.64	999.93	1125.45	1502.02	706.33	910.58	1057.37	1189.28	1585.00
84	582.94	738.25	846.75	942.49	1270.13	712.72	914.83	1061.63	1195.66	1591.38	748.88	963.76	1119.07	1259.49	1678.61
85	625.49	793.56	910.58	1014.82	1367.99	755.27	972.27	1127.58	1270.13	1693.50	793.56	1023.33	1185.02	1333.95	1780.73
86	674.42	855.26	982.91	1093.54	1472.24	804.20	1033.97	1199.92	1348.84	1797.75	842.50	1085.03	1257.36	1412.67	1884.98
87	727.61	923.34	1055.25	1176.51	1585.00	857.39	1102.05	1272.25	1431.82	1910.51	895.68	1153.11	1329.70	1495.64	1997.73
88	782.92	991.42	1138.22	1265.87	1706.27	912.70	1170.13	1355.23	1521.17	2031.77	951.00	1221.19	1412.67	1585.00	2119.00
89	842.50	1068.01	1223.32	1363.74	1838.17	972.27	1246.72	1440.33	1619.04	2163.68	1010.57	1297.78	1497.77	1682.86	2250.91
90	908.45	1150.98	1321.19	1470.11	1982.84	1038.23	1329.70	1538.19	1725.41	2308.35	1076.52	1380.76	1595.63	1789.24	2395.58
91	978.66	1240.34	1423.31	1585.00	2136.02	1108.43	1419.05	1640.31	1840.30	2461.53	1146.73	1470.11	1697.76	1904.12	2548.76
92	1055.25	1336.08	1531.81	1706.27	2297.71	1185.02	1514.79	1748.82	1961.57	2623.22	1223.32	1565.85	1806.26	2025.39	2710.45
93	1133.96	1438.20	1648.82	1838.17	2474.30	1263.74	1616.91	1865.83	2093.47	2799.81	1302.04	1667.97	1923.27	2157.30	2887.03
94	1223.32	1548.83	1776.47	1978.59	2663.65	1353.10	1727.54	1993.48	2233.89	2989.16	1391.39	1778.60	2050.92	2297.71	3076.38
95	1316.93	1670.10	1914.76	2131.77	2874.27	1446.71	1848.81	2131.77	2387.07	3199.78	1485.00	1899.87	2189.21	2450.89	3287.01

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

Appendix B2

Union Security Insurance Company

6062-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period

Home and Community Care at 80%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	156.12	177.94	209.75	230.84	462.29	299.70	372.60	410.46	464.93	680.40
30	163.48	186.01	212.49	234.15	478.76	303.99	376.79	416.34	470.82	680.40
31	174.90	197.55	223.55	246.36	483.52	305.64	377.76	417.32	472.46	680.40
32	175.51	197.55	234.73	257.93	477.20	306.63	379.38	418.95	473.44	680.40
33	176.79	209.75	245.28	269.66	466.94	307.30	380.35	419.94	475.08	680.40
34	177.40	220.74	249.14	280.75	461.28	308.29	380.91	420.95	476.07	680.40
35	172.80	223.17	249.14	292.05	450.92	309.95	380.91	420.95	476.13	680.40
36	173.71	217.58	239.55	288.94	444.95	310.36	380.91	420.95	476.13	680.40
37	169.31	218.48	235.24	283.82	436.73	310.36	380.91	420.95	476.13	680.40
38	169.31	214.08	231.19	279.27	431.56	310.36	380.91	420.95	476.13	680.40
39	165.14	209.47	226.89	274.76	423.58	310.36	380.91	420.95	476.13	680.40
40	172.77	221.39	234.12	282.25	446.17	318.66	381.88	419.70	469.56	728.15
41	169.70	218.20	232.84	281.06	446.92	323.20	386.47	427.12	477.82	728.15
42	171.68	214.55	231.61	279.81	448.77	327.78	390.12	434.60	485.50	728.15
43	168.71	211.61	230.69	278.11	450.84	332.40	394.77	442.15	492.92	728.15
44	170.94	213.85	234.81	282.49	463.57	334.23	396.70	449.61	501.39	728.15
45	175.84	221.69	248.32	301.24	484.48	333.18	403.06	448.43	505.67	769.93
46	175.87	219.05	247.35	300.08	514.86	337.80	407.81	456.03	509.06	769.93
47	174.91	216.22	247.12	299.25	537.87	342.44	412.20	465.36	509.06	769.93
48	172.12	213.50	246.23	298.47	568.36	345.29	412.20	465.90	509.06	769.93
49	177.53	211.12	245.48	297.42	584.91	345.29	412.20	465.90	509.06	769.93
50	194.00	229.59	270.43	327.34	590.26	352.82	406.80	465.30	505.33	853.49
51	199.28	237.62	279.22	331.16	608.90	351.34	410.49	465.76	511.71	889.30
52	200.74	242.76	288.03	340.51	625.28	356.28	413.44	461.65	511.92	913.17
53	211.96	247.61	288.31	343.29	651.00	352.89	415.32	463.49	512.12	948.98
54	213.04	252.78	296.67	351.87	666.98	349.74	412.66	469.55	512.30	972.85
55	219.57	261.25	305.60	355.03	691.31	346.81	418.77	465.65	504.46	1008.66
56	229.83	267.78	315.10	363.88	715.56	352.89	419.05	464.81	506.38	1052.98
57	231.78	283.49	324.92	381.77	728.00	348.69	412.98	462.93	503.42	1051.98
58	236.23	295.57	340.17	396.01	737.95	347.62	416.06	468.39	508.64	1049.41
59	253.37	305.54	351.74	404.66	742.67	351.63	414.26	465.49	506.58	1045.58
60	256.73	320.55	366.10	422.83	762.95	350.51	415.98	466.09	523.10	1046.93
61	263.46	336.15	383.41	442.46	808.93	359.40	440.21	491.55	543.30	1078.23
62	272.15	357.02	401.85	453.46	839.88	368.88	465.66	514.55	550.16	1104.83
63	284.18	373.34	416.08	477.67	854.35	386.22	493.04	543.03	571.82	1131.74
64	294.73	384.33	439.03	493.87	886.65	397.04	514.58	567.82	589.41	1163.40
65	322.00	408.74	458.72	517.42	909.99	413.75	547.11	594.30	615.96	1194.41
66	355.53	465.05	509.92	562.18	1028.96	454.76	596.08	650.63	684.30	1307.06
67	402.20	529.08	583.64	613.59	1158.05	499.09	653.70	718.93	762.16	1428.38
68	460.73	593.17	652.53	711.45	1293.52	550.72	701.57	785.53	848.96	1575.52
69	512.68	668.64	744.20	809.65	1446.90	607.06	760.50	862.72	942.78	1706.22
70	569.65	759.98	821.56	927.98	1613.16	663.36	826.81	939.82	1046.87	1818.57
71	617.69	807.53	917.75	1050.17	1687.74	697.92	890.01	1034.32	1157.58	1876.78
72	660.39	858.50	988.98	1122.97	1764.69	740.60	941.13	1103.83	1253.78	1947.79
73	700.68	914.77	1052.55	1196.36	1841.27	780.56	994.42	1168.82	1324.87	2014.40
74	746.93	971.65	1121.86	1274.18	1917.84	823.23	1048.63	1233.17	1397.20	2093.10
75	789.08	1024.97	1189.21	1351.50	1991.67	861.72	1099.67	1295.54	1469.02	2174.06
76	834.56	1081.85	1261.18	1434.49	2074.80	903.50	1154.53	1359.83	1543.81	2258.99
77	877.21	1138.28	1336.10	1523.71	2147.80	939.85	1206.80	1427.37	1625.13	2313.13
78	918.11	1187.16	1401.19	1600.68	2205.06	972.23	1252.18	1482.91	1694.41	2323.99
79	945.80	1226.20	1453.85	1660.25	2216.30	996.34	1286.01	1528.70	1744.17	2320.25
80	963.76	1242.47	1480.75	1691.37	2216.87	1008.44	1302.04	1548.83	1767.96	2321.12
81	1031.84	1331.82	1587.12	1812.64	2378.56	1078.65	1391.39	1655.20	1891.36	2482.81
82	1099.92	1421.18	1689.25	1927.53	2533.87	1146.73	1480.75	1759.45	2006.24	2638.12
83	1168.00	1506.28	1791.37	2044.54	2687.05	1214.81	1567.98	1863.70	2125.39	2795.55
84	1240.34	1599.89	1899.87	2165.81	2850.87	1289.27	1663.71	1974.33	2250.91	2961.50
85	1321.19	1702.01	2019.01	2301.97	3031.71	1372.25	1765.84	2095.60	2387.07	3144.46
86	1406.29	1810.51	2146.66	2446.64	3221.05	1457.35	1874.34	2223.25	2531.74	3333.81
87	1495.64	1925.40	2280.69	2597.69	3421.04	1546.70	1989.22	2357.28	2682.79	3533.80
88	1591.38	2046.67	2423.24	2759.38	3638.05	1642.44	2110.49	2499.83	2844.48	3750.80
89	1697.76	2180.70	2580.67	2935.97	3872.07	1748.82	2244.53	2657.26	3021.07	3984.83
90	1812.64	2327.50	2750.87	3129.57	4129.50	1863.70	2391.32	2827.46	3214.67	4242.26
91	1933.91	2482.81	2935.97	3335.94	4403.95	1984.97	2546.63	3012.56	3421.04	4516.71
92	2065.81	2648.75	3129.57	3555.07	4697.55	2116.88	2712.58	3206.16	3640.17	4810.31
93	2204.10	2827.46	3338.07	3791.23	5010.29	2255.16	2891.29	3414.66	3876.33	5123.05
94	2357.28	3018.94	3565.71	4046.53	5350.69	2408.34	3082.77	3642.30	4131.63	5463.45
95	2523.23	3231.69	3812.50	4325.23	5723.01	2574.29	3295.52	3889.09	4410.33	5835.77

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

6062-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	140.10	159.78	184.44	202.86	413.91	265.12	338.21	367.25	411.49	608.78
30	146.71	167.03	186.85	205.76	428.65	268.91	342.01	372.51	416.70	608.78
31	156.96	177.39	196.57	216.50	432.91	270.38	342.89	373.39	418.15	608.78
32	157.51	177.39	206.40	226.67	427.26	271.25	344.36	374.85	419.02	608.78
33	158.65	188.35	215.68	236.97	418.07	271.84	345.24	375.73	420.47	608.78
34	159.21	198.21	219.07	246.72	413.00	272.72	345.75	376.64	421.35	608.78
35	155.08	200.39	219.07	256.65	403.73	274.18	345.75	376.64	421.40	608.78
36	155.89	195.38	210.64	253.92	398.38	274.55	345.75	376.64	421.40	608.78
37	151.95	196.19	206.85	249.42	391.03	274.55	345.75	376.64	421.40	608.78
38	151.95	192.24	203.29	245.42	386.39	274.55	345.75	376.64	421.40	608.78
39	148.20	188.10	199.51	241.46	379.25	274.55	345.75	376.64	421.40	608.78
40	156.31	196.33	207.25	249.52	397.67	278.83	343.14	373.06	417.96	644.59
41	153.53	193.50	206.12	248.48	398.34	282.80	347.26	379.66	425.31	644.59
42	155.33	190.26	205.03	247.36	399.99	286.81	350.54	386.31	432.15	644.59
43	152.64	187.65	204.22	245.86	401.84	290.85	354.72	393.02	438.75	644.59
44	154.66	189.64	207.87	249.73	413.19	292.45	356.46	399.65	446.29	644.59
45	155.86	197.94	221.58	268.67	430.10	298.72	359.48	396.29	453.54	680.40
46	155.89	195.58	220.71	267.64	457.07	302.85	363.72	403.01	456.58	680.40
47	155.04	193.06	220.51	266.90	477.50	307.02	367.64	411.25	456.58	680.40
48	152.56	190.63	219.71	266.20	504.57	309.57	367.64	411.72	456.58	680.40
49	157.35	188.50	219.04	265.27	519.25	309.57	367.64	411.72	456.58	680.40
50	170.72	203.67	240.39	291.41	519.86	310.06	362.15	416.33	449.18	757.99
51	172.45	208.37	249.43	296.10	538.85	310.01	362.20	414.00	452.32	787.83
52	178.01	217.39	254.79	305.68	560.59	315.56	371.16	411.86	454.55	811.71
53	188.84	222.49	259.48	305.57	575.68	313.68	369.68	414.93	452.37	841.55
54	190.21	224.30	264.50	314.44	597.05	311.93	368.28	413.55	450.33	871.39
55	196.85	233.01	270.07	318.43	616.29	305.74	371.28	415.76	452.41	895.26
56	203.88	236.88	280.47	324.64	641.90	313.19	373.41	417.14	449.27	939.95
57	210.39	252.75	291.08	336.65	647.67	315.08	366.23	417.77	445.89	933.21
58	212.27	262.36	303.84	352.01	657.01	308.12	371.48	418.33	453.65	931.62
59	222.97	276.29	310.55	362.58	662.14	310.04	372.14	414.89	451.38	934.45
60	227.48	288.81	325.76	375.49	681.51	311.16	372.72	415.01	466.04	936.98
61	235.56	299.14	341.15	396.37	719.99	321.39	390.56	434.83	484.65	957.92
62	242.57	314.30	357.52	403.40	749.30	331.99	412.82	461.21	491.00	984.05
63	252.60	331.53	370.49	423.00	760.72	343.67	437.17	480.97	508.28	1006.47
64	261.37	344.18	391.49	438.38	792.33	352.57	459.57	506.76	522.37	1038.31
65	285.28	363.64	407.15	458.44	812.88	364.35	485.96	531.27	545.09	1066.15
66	317.65	414.37	454.19	502.43	916.30	403.87	533.85	580.37	610.47	1164.10
67	359.21	466.09	518.13	547.26	1028.07	443.27	579.95	639.75	679.44	1269.21
68	408.45	530.21	578.31	634.06	1154.34	489.90	627.00	698.61	753.60	1402.86
69	455.71	593.21	662.95	719.34	1282.87	541.15	675.63	767.59	838.38	1515.68
70	508.62	678.30	730.28	827.39	1433.92	590.43	735.32	835.03	934.13	1615.57
71	551.27	718.94	819.07	934.22	1498.42	621.12	790.38	919.40	1027.88	1670.02
72	587.01	767.10	877.32	998.55	1567.35	660.45	835.85	982.60	1113.40	1730.53
73	624.19	811.75	939.34	1064.79	1641.44	694.51	884.27	1040.31	1178.00	1792.54
74	664.91	861.37	995.91	1133.58	1707.34	732.09	931.47	1095.50	1241.95	1860.90
75	702.33	911.40	1060.49	1203.20	1775.93	766.29	979.35	1152.83	1306.73	1935.98
76	741.24	963.14	1122.53	1277.18	1846.87	801.92	1026.54	1210.52	1373.17	2010.94
77	783.41	1015.50	1189.05	1353.85	1913.99	838.24	1074.97	1270.18	1445.12	2058.25
78	817.16	1059.01	1247.37	1425.23	1963.13	866.34	1115.19	1321.88	1506.94	2068.27
79	843.73	1089.71	1292.82	1476.53	1971.84	887.40	1145.39	1358.59	1551.38	2065.25
80	857.39	1106.31	1316.93	1504.15	1974.33	897.81	1159.49	1378.63	1572.23	2065.81
81	916.96	1187.15	1412.67	1614.78	2119.00	957.38	1240.34	1474.37	1682.86	2210.49
82	978.66	1263.74	1504.15	1716.90	2253.04	1021.21	1316.93	1565.85	1787.11	2348.77
83	1040.35	1340.33	1593.51	1819.02	2391.32	1082.90	1395.65	1659.46	1891.36	2489.19
84	1104.18	1423.31	1689.25	1929.65	2538.12	1148.86	1478.62	1757.33	2004.12	2635.99
85	1174.39	1514.79	1797.75	2050.92	2695.56	1219.06	1572.23	1865.83	2125.39	2797.68
86	1250.98	1610.53	1910.51	2176.45	2865.76	1295.66	1667.97	1978.59	2250.91	2967.88
87	1329.70	1712.65	2029.65	2312.61	3044.47	1374.37	1770.09	2097.73	2387.07	3146.59
88	1416.92	1821.15	2157.30	2457.28	3235.95	1461.60	1878.59	2225.38	2531.74	3338.07
89	1510.53	1940.29	2297.71	2612.59	3444.44	1555.21	1997.73	2365.79	2687.05	3546.56
90	1612.65	2070.07	2448.77	2784.91	3674.21	1657.33	2127.51	2516.85	2859.38	3776.34
91	1721.16	2208.36	2612.59	2970.01	3918.88	1765.84	2265.80	2680.67	3044.47	4021.00
92	1838.17	2355.16	2784.91	3163.61	4178.44	1882.85	2412.60	2852.99	3238.07	4280.56
93	1961.57	2514.72	2972.14	3374.24	4457.14	2006.24	2572.16	3040.22	3448.70	4559.26
94	2097.73	2687.05	3174.25	3601.88	4759.25	2142.41	2744.49	3242.33	3676.34	4861.37
95	2244.53	2874.27	3395.51	3850.80	5091.14	2289.20	2931.71	3463.59	3925.26	5193.26

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

Appendix B2

Union Security Insurance Company

6062-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period

Home and Community Care at 80%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	128.09	148.89	169.97	185.37	376.29	242.07	309.54	334.85	374.08	555.06
30	134.14	155.64	172.19	188.03	389.69	245.53	313.03	339.64	378.82	555.06
31	143.51	165.30	181.15	197.84	393.56	246.86	313.83	340.44	380.14	555.06
32	144.01	165.30	190.22	207.13	388.42	247.67	315.18	341.78	380.93	555.06
33	145.05	175.51	198.76	216.54	380.07	248.20	315.98	342.58	382.25	555.06
34	145.56	184.70	201.89	225.45	375.46	249.00	316.45	343.40	383.04	555.06
35	141.78	186.73	201.89	234.52	367.02	250.34	316.45	343.40	383.09	555.06
36	142.53	182.05	194.12	232.03	362.17	250.67	316.45	343.40	383.09	555.06
37	138.92	182.81	190.63	227.91	355.48	250.67	316.45	343.40	383.09	555.06
38	138.92	179.13	187.35	224.26	351.27	250.67	316.45	343.40	383.09	555.06
39	135.50	175.27	183.86	220.64	344.78	250.67	316.45	343.40	383.09	555.06
40	139.86	179.62	191.90	229.07	363.72	256.07	315.47	341.97	381.84	590.87
41	137.37	177.03	190.85	228.11	364.34	259.72	319.26	348.02	388.56	590.87
42	138.98	174.07	189.84	227.09	365.85	263.40	322.27	354.12	394.80	590.87
43	136.57	171.68	189.09	225.71	367.53	267.10	326.11	360.27	400.84	590.87
44	138.38	173.50	192.47	229.26	377.91	268.58	327.71	366.35	407.72	590.87
45	143.87	182.10	202.48	244.24	395.49	275.74	326.80	365.00	411.83	626.68
46	143.89	179.93	201.69	243.31	420.30	279.55	330.65	371.19	414.59	626.68
47	143.11	177.61	201.50	242.64	439.08	283.40	334.22	378.78	414.59	626.68
48	140.83	175.38	200.77	242.00	463.97	285.76	334.22	379.22	414.59	626.68
49	145.25	173.42	200.16	241.15	477.47	285.76	334.22	379.22	414.59	626.68
50	159.08	188.86	221.61	263.47	476.54	283.33	332.39	382.04	407.07	692.34
51	160.95	190.09	227.10	268.82	490.35	284.17	333.22	376.37	415.77	716.21
52	159.08	195.65	228.95	274.73	506.69	285.03	333.57	371.13	410.42	740.08
53	169.57	200.96	234.25	279.16	521.88	284.27	333.17	379.62	413.96	763.96
54	171.19	206.50	239.48	284.49	543.26	283.57	337.22	379.09	409.01	787.83
55	177.93	211.83	248.75	289.15	562.70	278.36	336.74	378.34	412.38	817.67
56	185.35	216.28	252.77	296.10	584.02	282.31	340.22	377.41	411.20	850.72
57	188.99	228.84	267.38	308.89	592.44	281.47	335.06	380.13	409.93	854.03
58	195.15	239.11	274.11	321.55	595.12	284.42	338.05	375.43	412.41	851.31
59	206.07	250.28	282.03	326.97	599.51	287.35	337.03	377.79	409.16	848.58
60	211.23	260.25	294.74	340.79	612.93	286.13	336.11	376.70	424.82	846.15
61	216.97	271.39	310.96	356.42	652.23	293.74	354.15	397.02	438.34	869.99
62	221.86	286.83	327.98	368.07	679.31	301.81	376.49	420.43	446.63	894.60
63	229.64	304.65	339.14	385.59	694.40	314.21	401.01	440.63	462.07	920.08
64	239.12	312.63	357.94	399.53	716.87	323.99	417.49	460.97	474.88	942.40
65	262.69	329.81	371.87	415.54	737.35	336.56	444.13	483.24	496.04	969.96
66	291.42	375.62	409.61	456.26	833.69	368.89	481.45	525.39	553.68	1057.90
67	325.44	425.15	473.46	497.51	937.47	403.87	526.31	585.91	614.45	1156.11
68	372.51	480.50	528.82	577.50	1047.92	442.60	569.39	634.22	689.01	1277.68
69	415.50	541.77	601.21	653.95	1169.30	492.59	617.91	698.70	762.45	1381.43
70	461.15	617.93	665.07	749.52	1305.89	534.86	670.94	759.72	847.16	1471.77
71	498.14	654.20	743.41	848.09	1365.50	564.35	720.64	834.03	937.08	1518.92
72	532.77	695.29	800.76	909.23	1430.73	599.53	762.47	893.27	1014.51	1576.96
73	569.11	739.94	853.67	969.94	1491.57	633.05	804.71	945.46	1070.91	1630.54
74	606.33	786.86	908.03	1031.06	1553.65	667.40	849.45	998.84	1130.65	1691.73
75	640.77	831.90	965.36	1094.07	1613.34	698.92	892.61	1049.30	1189.21	1760.55
76	677.25	874.11	1021.21	1162.52	1680.30	732.42	933.22	1101.20	1253.18	1830.81
77	712.42	920.86	1082.57	1234.69	1739.99	762.04	976.09	1156.10	1315.82	1871.88
78	742.66	962.30	1134.41	1295.44	1786.73	789.33	1014.24	1201.71	1369.95	1880.25
79	766.62	991.88	1177.14	1344.98	1794.26	805.70	1041.06	1238.38	1413.03	1879.17
80	778.67	1006.31	1197.79	1370.12	1797.75	814.84	1055.25	1253.11	1431.82	1880.72
81	836.11	1080.78	1285.02	1467.98	1927.53	872.28	1127.58	1340.33	1531.81	2012.63
82	889.30	1148.86	1365.86	1561.59	2050.92	927.60	1197.79	1423.31	1625.42	2136.02
83	946.74	1219.06	1450.96	1655.20	2176.45	985.04	1270.13	1508.41	1721.16	2263.67
84	1006.31	1295.66	1538.19	1755.20	2308.35	1044.61	1346.72	1597.76	1823.28	2397.71
85	1070.14	1378.63	1636.06	1865.83	2453.02	1110.56	1431.82	1697.76	1933.91	2544.51
86	1140.35	1465.86	1738.18	1980.71	2608.33	1180.77	1519.04	1799.88	2048.79	2699.81
87	1212.68	1557.34	1846.68	2101.98	2770.02	1253.11	1610.53	1908.38	2170.06	2861.50
88	1291.40	1657.33	1963.69	2233.89	2946.61	1331.82	1710.52	2025.39	2301.97	3038.09
89	1374.37	1765.84	2089.22	2376.43	3135.95	1414.80	1819.02	2150.92	2444.51	3227.44
90	1467.98	1882.85	2227.51	2533.87	3344.45	1508.41	1936.04	2289.20	2601.95	3435.93
91	1567.98	2010.50	2376.43	2701.94	3565.71	1608.40	2063.69	2438.13	2770.02	3657.19
92	1674.35	2144.53	2533.87	2878.52	3803.99	1714.78	2197.72	2595.57	2946.61	3895.48
93	1787.11	2287.08	2704.07	3070.00	4057.17	1827.53	2340.26	2765.77	3138.08	4148.65
94	1910.51	2444.51	2887.03	3276.37	4331.62	1950.93	2497.70	2948.73	3344.45	4423.10
95	2044.54	2614.71	3089.15	3504.01	4633.72	2084.96	2667.90	3150.85	3572.09	4725.21

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

6062-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	120.09	138.00	159.12	171.38	354.78	230.54	292.35	313.24	352.70	525.22
30	125.75	144.25	161.20	173.83	367.42	233.84	295.64	317.73	357.17	525.22
31	134.54	153.20	169.59	182.90	371.07	235.11	296.40	318.48	358.41	525.22
32	135.01	153.20	178.07	191.50	366.23	235.87	297.67	319.73	359.16	525.22
33	135.99	162.66	186.07	200.20	358.35	236.38	298.43	320.48	360.41	525.22
34	136.46	171.18	189.01	208.43	354.00	237.15	298.87	321.25	361.15	525.22
35	132.92	173.07	189.01	216.82	346.05	238.42	298.87	321.25	361.20	525.22
36	133.62	168.73	181.73	214.52	341.47	238.74	298.87	321.25	361.20	525.22
37	130.24	169.43	178.46	210.71	335.17	238.74	298.87	321.25	361.20	525.22
38	130.24	166.02	175.39	207.34	331.19	238.74	298.87	321.25	361.20	525.22
39	127.03	162.45	172.12	203.99	325.07	238.74	298.87	321.25	361.20	525.22
40	131.63	167.09	180.39	212.71	339.47	239.00	298.87	321.25	361.20	555.06
41	129.29	164.68	179.40	211.82	340.05	242.40	302.46	326.93	367.55	555.06
42	130.80	161.92	178.45	210.87	341.46	245.84	305.31	332.66	373.46	555.06
43	128.54	159.70	177.75	209.59	343.03	249.30	308.95	338.44	379.17	555.06
44	130.24	161.40	180.92	212.89	352.72	250.67	310.46	344.14	385.68	555.06
45	131.88	170.23	191.02	227.96	365.83	252.76	310.46	344.14	385.77	590.87
46	131.90	168.20	190.27	227.09	388.77	256.26	314.12	349.98	388.35	590.87
47	131.18	166.03	190.10	226.46	406.15	259.78	317.50	357.14	388.35	590.87
48	129.09	163.94	189.41	225.87	429.17	261.95	317.50	357.55	388.35	590.87
49	133.14	162.11	188.83	225.08	441.66	261.95	317.50	357.55	388.35	590.87
50	143.56	177.75	206.58	247.50	449.46	261.95	317.50	357.55	388.35	656.53
51	145.63	182.78	212.20	249.34	463.41	263.51	318.73	357.55	388.35	680.40
52	151.50	184.78	221.56	259.25	479.74	264.67	319.48	357.55	388.35	704.27
53	158.01	190.19	219.84	260.30	494.98	264.67	319.48	357.55	388.35	728.15
54	163.58	195.82	225.18	269.52	510.99	264.67	319.48	357.55	388.35	752.02
55	166.57	197.71	230.98	270.85	525.18	264.67	319.48	357.55	388.35	769.93
56	170.52	202.55	238.92	278.26	541.93	264.67	319.48	357.55	388.35	803.12
57	174.73	215.18	250.46	291.53	552.27	264.67	319.48	357.55	388.35	803.12
58	181.45	225.83	257.60	301.24	561.79	264.67	319.48	357.55	388.35	803.12
59	189.18	234.03	266.18	310.78	568.19	264.67	319.48	357.55	389.68	803.12
60	194.99	244.38	279.23	321.85	582.93	264.67	319.48	357.55	402.63	803.12
61	201.47	255.97	292.84	337.99	614.11	273.01	337.60	374.97	416.73	823.72
62	204.11	271.58	307.29	347.45	638.14	281.69	356.67	395.33	422.97	845.39
63	212.41	286.73	316.34	362.57	655.39	291.30	378.00	415.81	438.97	868.24
64	222.44	295.42	335.57	377.34	679.14	301.75	398.07	436.55	452.53	892.36
65	240.09	312.90	352.86	391.41	701.38	311.86	421.60	459.23	471.51	917.85
66	268.11	357.73	390.10	429.10	788.62	343.45	458.52	500.95	525.29	1004.80
67	303.95	403.11	443.68	469.87	882.32	377.60	499.49	551.08	584.91	1097.47
68	346.37	457.31	497.90	544.75	990.61	415.57	542.27	602.02	652.10	1208.62
69	385.34	514.34	565.46	619.69	1106.21	457.90	587.35	659.34	724.49	1312.14
70	430.63	582.42	625.95	707.34	1229.07	500.13	637.05	717.15	802.06	1391.42
71	464.93	620.13	703.94	801.71	1288.96	527.62	684.11	794.62	888.45	1439.40
72	494.49	662.65	759.28	858.18	1347.24	557.85	727.38	848.61	960.27	1490.81
73	532.40	705.59	807.77	917.92	1413.07	593.10	768.00	896.51	1018.90	1546.02
74	562.39	748.11	861.17	975.40	1470.12	620.36	811.37	946.11	1072.06	1605.48
75	596.00	789.31	912.19	1038.11	1528.93	654.01	850.63	996.14	1130.45	1669.70
76	629.26	836.34	967.88	1101.20	1592.63	681.63	893.22	1045.21	1186.52	1739.27
77	664.25	879.93	1024.26	1168.77	1647.55	711.24	932.99	1095.25	1249.90	1778.70
78	694.59	916.36	1076.73	1230.55	1693.48	736.39	968.58	1141.62	1302.65	1784.98
79	716.72	946.38	1115.90	1274.67	1702.01	755.76	995.70	1174.87	1342.71	1784.98
80	727.61	959.51	1136.09	1297.78	1702.01	763.78	1006.31	1189.28	1359.48	1784.98
81	778.67	1029.72	1216.94	1389.27	1825.41	814.84	1076.52	1272.25	1450.96	1908.38
82	829.73	1095.67	1293.53	1478.62	1942.42	865.90	1142.47	1350.97	1542.45	2027.52
83	882.92	1163.75	1374.37	1567.98	2059.43	919.09	1212.68	1431.82	1631.80	2146.66
84	938.23	1231.83	1457.35	1659.46	2184.96	976.53	1282.89	1514.79	1725.41	2272.18
85	997.80	1310.55	1546.70	1763.71	2321.12	1036.10	1363.74	1606.27	1831.79	2410.47
86	1061.63	1393.52	1642.44	1872.21	2465.79	1099.92	1446.71	1702.01	1940.29	2555.14
87	1129.71	1480.75	1744.56	1987.10	2616.84	1168.00	1533.94	1804.13	2055.18	2706.20
88	1202.04	1574.36	1855.19	2110.49	2782.79	1240.34	1627.55	1914.76	2178.57	2872.14
89	1280.76	1674.35	1974.33	2244.53	2959.37	1319.06	1727.54	2033.90	2312.61	3048.73
90	1365.86	1787.11	2104.11	2391.32	3155.10	1404.16	1840.30	2163.68	2459.40	3244.46
91	1457.35	1906.25	2242.40	2548.76	3363.60	1495.64	1959.44	2301.97	2616.84	3452.95
92	1555.21	2031.77	2391.32	2714.71	3586.99	1593.51	2084.96	2450.89	2782.79	3676.34
93	1661.59	2167.94	2548.76	2893.42	3823.14	1699.88	2221.12	2608.33	2961.50	3912.50
94	1774.35	2316.86	2721.09	3087.02	4082.70	1812.64	2370.05	2780.66	3155.10	4172.05
95	1899.87	2478.55	2910.44	3299.77	4365.66	1938.16	2531.74	2970.01	3367.85	4455.01

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

Appendix B2

Union Security Insurance Company

6062-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	132.10	148.89	180.82	195.87	392.41	253.60	315.28	351.05	395.45	578.94
30	138.33	155.64	183.18	198.67	406.39	257.22	318.83	356.08	400.46	578.94
31	147.99	165.30	192.71	209.03	410.43	258.62	319.65	356.92	401.86	578.94
32	148.51	165.30	202.36	218.85	405.07	259.46	321.01	358.32	402.70	578.94
33	149.59	175.51	211.45	228.80	396.36	260.02	321.83	359.16	404.09	578.94
34	150.11	184.70	214.78	238.21	391.55	260.86	322.31	360.02	404.93	578.94
35	146.21	186.73	214.78	247.80	382.75	262.26	322.31	360.02	404.99	578.94
36	146.98	182.05	206.51	245.16	377.69	262.61	322.31	360.02	404.99	578.94
37	143.27	182.81	202.80	240.81	370.72	262.61	322.31	360.02	404.99	578.94
38	143.27	179.13	199.30	236.96	366.32	262.61	322.31	360.02	404.99	578.94
39	139.74	175.27	195.60	233.13	359.55	262.61	322.31	360.02	404.99	578.94
40	148.09	187.98	199.58	241.34	378.27	273.14	326.54	357.52	402.48	614.75
41	145.45	185.27	198.49	240.33	378.91	277.03	330.46	363.84	409.56	614.75
42	147.15	182.16	197.44	239.25	380.48	280.96	333.58	370.22	416.14	614.75
43	144.61	179.67	196.65	237.80	382.24	284.91	337.56	376.65	422.50	614.75
44	146.52	181.57	200.17	241.55	393.03	286.48	339.21	383.00	429.76	614.75
45	151.86	190.02	210.12	256.46	410.32	287.23	343.14	380.64	427.47	656.53
46	151.89	187.75	209.30	255.47	436.06	291.20	347.19	387.10	430.34	656.53
47	151.06	185.33	209.11	254.77	455.54	295.21	350.93	395.02	430.34	656.53
48	148.65	183.00	208.35	254.10	481.37	297.66	350.93	395.47	430.34	656.53
49	153.32	180.96	207.71	253.21	495.38	297.66	350.93	395.47	430.34	656.53
50	162.96	196.27	229.12	275.44	503.61	299.37	347.27	396.73	425.79	728.15
51	168.62	201.06	238.26	280.51	517.29	299.67	347.71	395.19	434.04	752.02
52	170.44	206.52	247.41	290.20	533.64	305.39	352.36	393.76	436.90	775.90
53	181.13	208.14	248.67	290.48	554.16	298.98	351.42	397.28	435.30	811.71
54	182.61	213.62	250.21	299.46	564.78	297.75	350.54	396.32	433.80	823.64
55	185.50	222.42	259.41	300.13	589.49	292.05	358.33	394.97	428.39	859.45
56	196.47	230.02	266.62	306.80	610.33	299.96	356.82	393.30	430.24	892.36
57	199.69	242.50	277.54	326.24	617.54	298.28	350.64	395.19	427.91	893.62
58	198.57	249.07	287.32	338.47	628.44	296.27	352.91	396.88	433.03	888.79
59	216.21	260.04	297.87	343.15	630.82	298.70	351.07	394.65	428.65	888.99
60	220.98	272.94	313.35	356.56	647.22	300.43	352.75	399.05	443.85	889.17
61	226.26	283.72	326.05	374.86	690.34	307.57	374.01	419.08	459.95	920.90
62	230.74	305.14	342.75	385.73	712.25	315.22	396.30	436.11	467.34	939.32
63	241.12	316.59	353.39	405.73	725.61	327.30	420.73	462.35	485.18	963.27
64	253.03	326.97	374.72	418.96	750.82	339.87	436.91	482.34	500.02	988.27
65	273.98	346.73	390.87	436.99	773.32	352.00	466.65	507.26	520.57	1014.05
66	303.08	396.49	431.90	477.99	874.99	387.97	507.65	552.88	582.08	1111.00
67	343.86	450.34	497.28	519.62	984.74	426.85	556.48	611.25	646.95	1214.75
68	388.85	503.70	556.66	604.29	1097.04	466.25	596.50	669.63	719.77	1338.11
69	435.61	569.21	633.71	688.20	1228.19	516.87	645.07	734.79	800.42	1450.72
70	484.88	646.34	697.68	788.46	1369.90	562.64	704.82	799.01	889.04	1543.67
71	524.71	684.86	779.59	894.47	1433.97	591.06	757.17	880.00	985.72	1594.47
72	561.49	727.93	842.23	953.89	1499.04	628.39	797.57	937.94	1065.55	1655.62
73	593.59	777.40	893.45	1018.90	1562.94	663.78	844.49	994.42	1125.99	1711.54
74	632.69	825.61	954.90	1083.78	1630.50	699.75	890.46	1048.63	1186.30	1781.29
75	671.55	871.65	1010.13	1147.24	1691.51	732.61	934.58	1102.47	1247.97	1848.26
76	709.25	919.97	1071.87	1218.52	1765.04	767.17	981.21	1157.19	1311.84	1922.35
77	745.38	969.46	1135.81	1295.54	1826.99	800.14	1026.80	1211.87	1381.74	1967.80
78	778.71	1010.65	1189.69	1360.33	1874.93	825.43	1064.71	1259.39	1439.65	1975.52
79	805.17	1044.21	1236.11	1410.76	1884.20	846.55	1093.22	1299.62	1483.34	1973.36
80	819.09	1057.37	1259.49	1438.20	1882.85	857.39	1108.43	1316.93	1504.15	1972.20
81	876.54	1131.84	1348.84	1540.32	2021.14	916.96	1182.90	1406.29	1608.40	2110.49
82	933.98	1208.43	1433.94	1638.18	2153.04	974.40	1257.36	1495.64	1706.27	2242.40
83	993.55	1280.76	1523.30	1738.18	2284.95	1033.97	1333.95	1585.00	1806.26	2376.43
84	1055.25	1359.48	1614.78	1840.30	2423.24	1097.80	1412.67	1676.48	1912.63	2516.85
85	1123.33	1446.71	1714.78	1957.31	2576.42	1165.88	1499.90	1780.73	2029.65	2674.28
86	1195.66	1540.32	1823.28	2080.71	2735.98	1238.21	1593.51	1889.23	2153.04	2833.85
87	1272.25	1638.18	1938.16	2208.36	2906.18	1314.80	1691.37	2004.12	2280.69	3004.05
88	1353.10	1740.31	2059.43	2344.52	3091.28	1395.65	1793.49	2125.39	2416.85	3189.14
89	1444.58	1855.19	2193.47	2495.57	3291.26	1487.13	1908.38	2259.42	2567.91	3389.13
90	1540.32	1978.59	2338.14	2659.39	3508.27	1582.87	2031.77	2404.09	2731.73	3606.13
91	1644.57	2110.49	2495.57	2835.97	3742.29	1687.12	2163.68	2561.53	2908.31	3840.16
92	1757.33	2253.04	2659.39	3021.07	3991.21	1799.88	2306.22	2725.34	3093.40	4089.08
93	1874.34	2404.09	2835.97	3223.18	4257.15	1916.89	2457.28	2901.93	3295.52	4355.02
94	2004.12	2567.91	3029.58	3440.19	4546.49	2046.67	2621.10	3095.53	3512.52	4644.36
95	2144.53	2748.75	3240.20	3676.34	4863.49	2187.08	2801.93	3306.15	3748.68	4961.36

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

Appendix B2

Union Security Insurance Company

6062-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	120.09	138.00	155.51	174.88	354.78	224.78	286.62	313.24	352.70	519.25
30	125.75	144.25	157.54	177.38	367.42	227.99	289.84	317.73	357.17	519.25
31	134.54	153.20	165.73	186.64	371.07	229.23	290.59	318.48	358.41	519.25
32	135.01	153.20	174.03	195.40	366.23	229.98	291.83	319.73	359.16	519.25
33	135.99	162.66	181.84	204.29	358.35	230.47	292.58	320.48	360.41	519.25
34	136.46	171.18	184.71	212.69	354.00	231.22	293.01	321.25	361.15	519.25
35	132.92	173.07	184.71	221.25	346.05	232.46	293.01	321.25	361.20	519.25
36	133.62	168.73	177.60	218.90	341.47	232.77	293.01	321.25	361.20	519.25
37	130.24	169.43	174.41	215.01	335.17	232.77	293.01	321.25	361.20	519.25
38	130.24	166.02	171.40	211.57	331.19	232.77	293.01	321.25	361.20	519.25
39	127.03	162.45	168.21	208.15	325.07	232.77	293.01	321.25	361.20	519.25
40	131.63	167.09	176.55	212.71	334.62	233.31	293.33	316.07	356.04	543.13
41	129.29	164.68	175.58	211.82	335.19	236.63	296.86	321.65	362.30	543.13
42	130.80	161.92	174.65	210.87	336.58	239.98	299.66	327.29	368.13	543.13
43	128.54	159.70	173.96	209.59	338.13	243.36	303.23	332.98	373.75	543.13
44	130.24	161.40	177.07	212.89	347.68	244.71	304.71	338.59	380.17	543.13
45	131.88	166.27	191.02	227.96	365.83	252.76	305.02	338.93	385.77	578.94
46	131.90	164.28	190.27	227.09	388.77	256.26	308.61	344.68	388.35	578.94
47	131.18	162.17	190.10	226.46	406.15	259.78	311.93	351.73	388.35	578.94
48	129.09	160.13	189.41	225.87	429.17	261.95	311.93	352.13	388.35	578.94
49	133.14	158.34	188.83	225.08	441.66	261.95	311.93	352.13	388.35	578.94
50	147.44	174.05	202.83	247.50	444.05	267.29	307.58	352.65	379.00	644.59
51	149.46	179.13	212.20	253.24	458.02	263.51	309.07	352.85	383.79	674.43
52	151.50	184.78	217.87	263.12	474.35	269.76	314.78	353.02	388.35	686.37
53	158.01	190.19	219.84	260.30	489.60	264.67	314.91	353.14	388.35	716.21
54	159.78	192.26	225.18	265.78	510.99	264.67	315.04	353.24	380.09	746.05
55	166.57	197.71	230.98	270.85	525.18	260.10	315.16	353.39	384.35	757.99
56	174.23	199.12	238.92	274.69	541.93	269.08	315.33	353.58	380.74	797.17
57	178.30	215.18	247.08	288.06	552.27	264.67	311.68	357.55	381.16	797.47
58	181.45	222.50	257.60	297.86	561.79	260.72	315.76	353.97	384.92	792.41
59	192.56	237.28	266.18	307.54	563.71	264.67	315.96	354.18	383.18	798.07
60	198.23	244.38	279.23	321.85	578.64	268.24	316.15	354.36	396.29	798.34
61	201.47	255.97	289.82	337.99	614.11	276.46	334.29	368.66	413.65	814.46
62	207.07	268.53	304.34	344.51	634.03	281.69	350.07	392.19	417.05	836.45
63	215.29	280.75	316.34	359.69	647.59	291.30	371.43	409.60	433.19	855.28
64	222.44	292.55	335.57	371.79	675.36	301.75	388.36	433.50	444.15	884.02
65	242.91	307.26	344.72	388.73	690.59	311.86	411.94	450.23	466.06	905.83
66	271.02	351.77	384.53	426.38	777.36	343.45	451.97	491.79	519.61	988.46
67	303.95	396.81	440.70	467.11	874.45	377.60	492.79	544.74	579.00	1076.52
68	346.37	450.68	491.71	538.80	982.42	415.57	532.11	592.37	639.79	1191.35
69	388.70	504.06	562.21	610.35	1089.38	461.37	573.77	652.78	711.83	1286.16
70	430.63	575.31	619.43	704.09	1220.54	500.13	623.50	710.60	792.40	1374.50
71	468.25	609.90	694.07	791.77	1276.88	527.62	670.83	781.49	872.23	1419.52
72	497.68	649.59	746.52	848.61	1332.06	561.06	708.24	835.85	947.51	1468.33
73	529.34	689.98	798.59	905.69	1395.23	590.03	752.70	884.27	1000.54	1524.89
74	565.32	730.23	846.52	963.69	1450.07	620.36	790.87	931.47	1054.49	1578.95
75	598.80	775.12	901.00	1024.12	1510.17	654.01	833.85	979.35	1110.86	1647.77
76	629.26	817.46	954.55	1085.20	1569.25	681.63	871.89	1029.21	1167.86	1709.74
77	664.25	862.02	1011.58	1151.03	1625.80	711.24	912.71	1080.04	1227.08	1748.55
78	694.59	901.85	1059.91	1211.32	1670.80	736.39	949.35	1122.40	1281.02	1759.91
79	716.72	925.91	1100.03	1256.53	1676.64	753.50	973.01	1154.46	1320.03	1755.12
80	729.74	940.36	1121.20	1278.64	1676.48	763.78	985.04	1172.26	1338.21	1755.20
81	780.80	1008.44	1202.04	1372.25	1799.88	814.84	1055.25	1255.23	1431.82	1878.59
82	831.86	1074.39	1278.64	1459.47	1916.89	868.03	1119.07	1331.82	1519.04	1997.73
83	885.05	1140.35	1355.23	1544.57	2031.77	921.21	1187.15	1410.54	1606.27	2114.75
84	938.23	1208.43	1436.07	1640.31	2157.30	976.53	1255.23	1493.51	1704.14	2242.40
85	999.93	1287.15	1527.55	1744.56	2291.33	1036.10	1336.08	1587.12	1806.26	2378.56
86	1063.76	1367.99	1623.29	1850.94	2436.00	1099.92	1416.92	1682.86	1912.63	2523.23
87	1131.84	1455.22	1725.41	1965.82	2587.06	1168.00	1504.15	1784.98	2027.52	2674.28
88	1206.30	1546.70	1833.92	2089.22	2750.87	1242.47	1595.63	1893.49	2150.92	2838.10
89	1285.02	1648.82	1953.06	2221.12	2927.46	1321.19	1697.76	2012.63	2282.82	3014.69
90	1372.25	1759.45	2080.71	2367.92	3123.19	1408.41	1808.39	2140.28	2429.62	3210.42
91	1463.73	1876.47	2219.00	2525.36	3331.68	1499.90	1925.40	2278.57	2587.06	3418.91
92	1563.72	2001.99	2365.79	2689.18	3550.82	1599.89	2050.92	2425.36	2750.87	3638.05
93	1667.97	2138.15	2525.36	2870.01	3789.10	1704.14	2187.08	2584.93	2931.71	3876.33
94	1784.98	2282.82	2697.69	3061.49	4044.40	1821.15	2331.75	2757.26	3123.19	4131.63
95	1908.38	2442.38	2884.91	3274.24	4327.36	1944.55	2491.32	2944.48	3335.94	4414.59

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

Appendix B2

Union Security Insurance Company

6062-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	108.08	127.10	144.66	157.39	317.16	207.49	263.69	286.24	315.29	471.51
30	113.18	132.86	146.55	159.64	328.45	210.45	266.65	290.34	319.29	471.51
31	121.08	141.11	154.17	167.97	331.71	211.60	267.34	291.02	320.40	471.51
32	121.51	141.11	161.89	175.86	327.38	212.29	268.48	292.17	321.07	471.51
33	122.39	149.82	169.16	183.86	320.34	212.74	269.17	292.85	322.18	471.51
34	122.82	157.67	171.82	191.42	316.46	213.43	269.57	293.56	322.85	471.51
35	119.63	159.40	171.82	199.12	309.35	214.58	269.57	293.56	322.89	471.51
36	120.26	155.41	165.21	197.01	305.26	214.86	269.57	293.56	322.89	471.51
37	117.22	156.06	162.24	193.51	299.62	214.86	269.57	293.56	322.89	471.51
38	117.22	152.91	159.44	190.41	296.07	214.86	269.57	293.56	322.89	471.51
39	114.33	149.62	156.48	187.34	290.60	214.86	269.57	293.56	322.89	471.51
40	119.29	154.56	161.20	196.35	310.38	221.92	271.19	290.16	325.08	501.35
41	117.17	152.33	160.32	195.52	310.90	225.09	274.45	295.29	330.80	501.35
42	118.54	149.78	159.47	194.65	312.19	228.28	277.04	300.46	336.12	501.35
43	116.49	147.73	158.84	193.47	313.63	231.49	280.34	305.69	341.25	501.35
44	118.03	149.29	161.67	196.51	322.49	232.77	281.72	310.84	347.12	501.35
45	123.89	154.39	171.92	207.61	341.11	235.53	277.78	307.64	349.28	537.16
46	123.91	152.55	171.24	206.81	362.51	238.79	281.06	312.86	351.62	537.16
47	123.23	150.58	171.09	206.24	378.71	242.07	284.08	319.26	351.62	537.16
48	121.27	148.69	170.46	205.70	400.17	244.09	284.08	319.63	351.62	537.16
49	125.07	147.03	169.94	204.98	411.82	244.09	284.08	319.63	351.62	537.16
50	135.80	159.23	187.80	223.55	406.14	240.56	282.78	323.26	346.24	590.87
51	137.96	160.85	193.59	229.86	414.91	242.84	284.93	319.91	356.37	608.78
52	136.35	166.67	195.71	232.16	431.23	244.31	281.89	316.82	348.64	626.68
53	146.44	172.25	198.21	237.66	446.55	245.06	282.96	322.24	349.95	650.56
54	148.37	174.46	203.74	243.32	462.58	241.04	283.98	323.09	347.04	674.43
55	151.43	180.05	209.66	248.89	476.95	237.29	284.94	320.13	352.32	692.34
56	155.69	185.39	214.68	249.72	499.84	238.20	290.43	321.79	350.28	725.79
57	160.47	194.68	230.15	263.77	507.09	239.46	288.31	323.68	348.80	729.60
58	164.33	202.58	234.48	274.16	504.66	240.97	286.04	318.22	350.55	722.81
59	175.67	214.53	237.66	275.17	510.03	245.76	287.88	320.45	347.46	722.31
60	178.74	218.99	251.30	287.14	518.64	239.63	286.20	319.24	358.25	717.07
61	182.87	228.21	262.65	304.19	554.81	248.82	301.19	337.15	373.52	740.42
62	189.32	244.11	277.75	312.12	576.39	258.21	320.35	357.68	378.60	760.41
63	195.19	259.84	290.69	328.04	589.07	268.39	341.84	375.47	392.76	781.85
64	202.98	263.87	304.81	338.49	611.22	273.17	352.76	393.81	402.25	800.62
65	220.32	279.07	317.58	353.88	625.85	284.07	373.32	414.21	419.72	821.66
66	247.71	321.96	348.30	388.36	706.00	314.83	409.40	449.03	471.34	898.60
67	276.32	362.17	401.99	422.88	795.67	341.48	449.21	497.24	519.92	980.18
68	316.96	407.60	448.42	491.17	888.27	375.03	484.66	540.86	587.50	1083.44
69	351.84	462.91	510.21	557.41	996.85	419.74	526.24	593.73	648.56	1173.57
70	389.94	525.60	564.01	639.20	1109.58	454.98	569.28	645.11	721.54	1251.85
71	421.76	555.39	631.57	722.20	1160.07	480.87	614.37	709.25	797.66	1292.28
72	453.02	590.83	679.53	772.04	1214.41	509.76	650.81	759.28	861.37	1340.98
73	483.44	630.66	725.16	823.07	1270.33	537.78	685.38	804.71	908.75	1387.54
74	515.53	667.64	770.36	878.74	1319.77	567.44	723.50	846.52	963.69	1436.31
75	545.64	709.82	819.85	928.98	1369.47	595.07	761.09	889.81	1010.13	1494.27
76	575.93	744.61	869.23	989.21	1428.98	622.83	794.57	935.89	1066.54	1556.19
77	605.94	782.73	920.31	1049.61	1478.99	647.73	829.04	981.16	1120.60	1589.59
78	632.10	817.23	966.17	1100.77	1517.08	671.41	860.42	1021.45	1163.25	1596.96
79	650.94	841.74	1002.50	1143.12	1526.74	685.41	884.56	1052.40	1199.82	1598.90
80	661.66	855.26	1019.08	1165.88	1527.55	691.44	895.68	1065.88	1216.94	1599.89
81	710.59	919.09	1091.41	1248.85	1640.31	740.37	959.51	1138.22	1302.04	1712.65
82	755.27	976.53	1161.62	1327.57	1744.56	789.31	1016.95	1210.55	1382.88	1816.90
83	804.20	1036.10	1233.96	1406.29	1848.81	836.11	1080.78	1282.89	1461.60	1923.27
84	855.26	1102.05	1308.42	1493.51	1963.69	887.17	1146.73	1359.48	1550.96	2038.16
85	910.58	1172.26	1391.39	1585.00	2084.96	944.62	1216.94	1442.45	1644.57	2163.68
86	970.15	1246.72	1478.62	1682.86	2216.87	1004.19	1291.40	1529.68	1742.43	2295.59
87	1031.84	1323.31	1570.10	1787.11	2353.03	1065.88	1367.99	1621.16	1846.68	2431.75
88	1097.80	1408.41	1670.10	1897.74	2504.08	1131.84	1453.09	1721.16	1957.31	2582.80
89	1168.00	1502.02	1776.47	2019.01	2665.77	1202.04	1546.70	1827.53	2078.58	2744.49
90	1248.85	1599.89	1893.49	2153.04	2842.36	1282.89	1644.57	1944.55	2212.61	2921.08
91	1333.95	1708.39	2021.14	2295.59	3029.58	1367.99	1753.07	2072.20	2355.16	3108.30
92	1423.31	1823.28	2155.17	2446.64	3231.69	1457.35	1867.96	2206.23	2506.21	3310.41
93	1519.04	1944.55	2299.84	2608.33	3448.70	1553.08	1989.22	2350.90	2667.90	3527.42
94	1625.42	2078.58	2455.15	2784.91	3680.60	1659.46	2123.26	2506.21	2844.48	3759.32
95	1738.18	2223.25	2627.48	2978.52	3938.03	1772.22	2267.93	2678.54	3038.09	4016.74

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

Appendix B2

Union Security Insurance Company

6062-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	100.07	116.21	133.81	146.90	301.03	195.96	246.49	264.64	304.61	447.63
30	104.79	121.47	135.56	149.00	311.75	198.76	249.26	268.43	308.47	447.63
31	112.11	129.01	142.61	156.78	314.85	199.84	249.90	269.06	309.54	447.63
32	112.51	129.01	149.74	164.14	310.74	200.49	250.97	270.12	310.18	447.63
33	113.32	136.98	156.47	171.60	304.05	200.92	251.62	270.75	311.26	447.63
34	113.72	144.15	158.94	178.66	300.37	201.57	251.99	271.40	311.91	447.63
35	110.77	145.74	158.94	185.85	293.62	202.66	251.99	271.40	311.95	447.63
36	111.35	142.09	152.82	183.87	289.73	202.93	251.99	271.40	311.95	447.63
37	108.53	142.68	150.07	180.61	284.39	202.93	251.99	271.40	311.95	447.63
38	108.53	139.81	147.48	177.72	281.01	202.93	251.99	271.40	311.95	447.63
39	105.86	136.80	144.74	174.85	275.82	202.93	251.99	271.40	311.95	447.63
40	111.06	142.03	153.52	179.98	290.98	204.85	254.59	274.62	304.44	477.47
41	109.09	139.98	152.68	179.23	291.47	207.77	257.65	279.47	309.79	477.47
42	110.36	137.63	151.87	178.43	292.68	210.72	260.08	284.37	314.77	477.47
43	108.45	135.75	151.27	177.34	294.03	213.68	263.18	289.31	319.59	477.47
44	109.89	137.19	153.98	180.14	302.33	214.86	264.47	294.19	325.08	477.47
45	111.90	146.47	160.45	195.40	311.45	218.29	266.89	292.00	328.42	501.35
46	111.92	144.73	159.83	194.64	330.98	221.31	270.03	296.95	330.63	501.35
47	111.31	142.86	159.68	194.11	345.78	224.36	272.94	303.03	330.63	501.35
48	109.53	141.06	159.10	193.60	365.38	226.23	272.94	303.38	330.63	501.35
49	112.97	139.49	158.62	192.92	376.01	226.23	272.94	303.38	330.63	501.35
50	124.16	151.83	176.53	207.58	379.06	224.52	272.86	303.67	327.53	555.06
51	122.63	153.54	182.42	210.38	393.36	222.17	270.44	305.80	328.96	578.94
52	128.78	155.80	188.33	220.55	409.67	223.95	272.49	303.24	330.98	602.81
53	134.88	161.49	187.40	222.57	419.65	225.46	269.27	304.58	332.87	614.75
54	140.76	167.34	189.44	228.34	435.69	226.86	270.67	301.55	330.51	638.62
55	143.86	169.46	195.44	230.59	444.80	228.16	271.99	303.50	328.30	656.53
56	144.57	171.65	204.29	239.02	457.74	224.97	269.69	305.90	331.24	678.19
57	146.20	184.44	213.23	246.41	471.94	222.66	272.72	304.86	330.82	684.35
58	154.06	192.62	221.27	257.24	476.09	225.16	274.90	303.92	329.93	685.33
59	162.16	198.28	224.99	265.46	483.18	226.86	270.33	303.58	331.23	681.90
60	165.74	209.47	235.79	271.37	492.92	225.32	272.89	303.28	339.22	683.61
61	173.57	218.96	250.58	288.83	520.93	231.54	287.96	318.25	355.00	698.77
62	171.57	228.86	260.02	294.45	539.33	238.09	300.53	335.71	360.85	715.68
63	180.84	244.91	270.74	307.90	557.86	248.75	322.12	353.75	372.55	738.65
64	189.07	249.53	285.23	319.07	577.27	257.28	336.58	372.44	382.70	758.92
65	206.19	264.98	301.29	332.43	593.47	265.54	357.23	393.20	397.92	777.57
66	227.31	304.07	334.37	363.92	672.21	292.57	389.75	427.64	445.79	853.67
67	257.90	340.12	375.19	400.77	748.40	321.78	422.39	465.56	499.24	934.10
68	294.08	387.72	423.68	461.40	843.24	351.38	460.93	511.88	553.67	1027.32
69	328.38	438.91	480.97	526.27	942.17	388.52	499.08	560.93	613.76	1117.27
70	366.20	493.63	534.67	600.26	1045.57	427.19	542.17	612.36	679.66	1184.19
71	395.19	524.72	598.67	682.45	1095.62	447.47	581.16	673.13	755.50	1220.70
72	421.12	564.72	647.62	730.57	1146.10	474.50	618.91	721.00	816.71	1269.81
73	452.84	599.44	688.44	780.24	1198.97	507.05	651.73	761.88	868.97	1313.59
74	477.45	637.83	732.28	828.95	1249.60	526.28	691.28	805.51	910.96	1363.33
75	506.46	670.07	775.08	884.21	1300.68	555.77	721.92	847.84	962.56	1419.09
76	535.93	712.24	821.23	935.89	1353.01	580.06	759.91	887.89	1010.54	1479.42
77	565.37	746.92	869.61	993.84	1400.15	604.55	791.01	930.45	1062.29	1510.11
78	588.84	778.54	915.70	1047.89	1438.96	625.69	824.37	970.98	1107.98	1516.73
79	610.12	805.34	948.07	1081.88	1446.02	642.29	846.00	997.96	1140.85	1518.50
80	616.98	816.96	965.89	1102.05	1446.71	648.89	857.39	1010.57	1155.24	1516.92
81	661.66	874.41	1033.97	1182.90	1550.96	693.57	914.83	1082.90	1233.96	1621.16
82	706.33	931.85	1099.92	1257.36	1653.08	736.12	972.27	1148.86	1310.55	1725.41
83	751.01	989.29	1170.13	1333.95	1750.94	780.80	1029.72	1219.06	1387.14	1825.41
84	795.69	1046.74	1238.21	1410.54	1857.32	829.73	1091.41	1287.15	1467.98	1931.78
85	846.75	1112.69	1314.80	1499.90	1972.20	880.79	1159.49	1365.86	1557.34	2048.79
86	902.07	1182.90	1395.65	1591.38	2095.60	936.11	1229.70	1446.71	1648.82	2172.19
87	959.51	1257.36	1482.88	1689.25	2223.25	993.55	1304.17	1533.94	1746.69	2299.84
88	1021.21	1338.21	1576.49	1793.49	2365.79	1055.25	1385.01	1627.55	1850.94	2442.38
89	1087.16	1423.31	1678.61	1908.38	2514.72	1121.20	1470.11	1729.67	1965.82	2591.31
90	1159.49	1519.04	1789.24	2033.90	2680.67	1193.53	1565.85	1840.30	2091.35	2757.26
91	1238.21	1619.04	1906.25	2165.81	2859.38	1272.25	1665.84	1957.31	2223.25	2935.97
92	1321.19	1725.41	2031.77	2308.35	3048.73	1355.23	1772.22	2082.83	2365.79	3125.32
93	1412.67	1842.43	2165.81	2459.40	3248.71	1446.71	1889.23	2216.87	2516.85	3325.30
94	1508.41	1967.95	2312.61	2623.22	3469.97	1542.45	2014.75	2363.67	2680.67	3546.56
95	1614.78	2106.24	2474.30	2804.06	3710.38	1648.82	2153.04	2525.36	2861.50	3786.97

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

Appendix B2

Union Security Insurance Company

6062-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period

Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	136.10	152.52	169.97	181.88	381.66	265.12	326.74	345.65	379.42	572.97
30	142.52	159.43	172.19	184.48	395.25	268.91	330.42	350.60	384.23	572.97
31	152.48	169.33	181.15	194.10	399.18	270.38	331.27	351.43	385.57	572.97
32	153.01	169.33	190.22	203.22	393.97	271.25	332.69	352.80	386.37	572.97
33	154.12	179.79	198.76	212.46	385.50	271.84	333.54	353.63	387.71	572.97
34	154.66	189.20	201.89	221.20	380.82	272.72	334.03	354.48	388.51	572.97
35	150.64	191.29	201.89	230.10	372.27	274.18	334.03	354.48	388.57	572.97
36	151.44	186.50	194.12	227.65	367.34	274.55	334.03	354.48	388.57	572.97
37	147.61	187.27	190.63	223.61	360.56	274.55	334.03	354.48	388.57	572.97
38	147.61	183.50	187.35	220.03	356.28	274.55	334.03	354.48	388.57	572.97
39	143.97	179.55	183.86	216.48	349.70	274.55	334.03	354.48	388.57	572.97
40	143.97	183.80	191.90	233.16	363.72	273.14	332.07	352.34	397.32	614.75
41	141.41	181.15	190.85	232.18	364.34	277.03	336.06	358.57	404.31	614.75
42	143.06	178.12	189.84	231.14	365.85	280.96	339.24	364.85	410.81	614.75
43	140.59	175.67	189.09	229.74	367.53	284.91	343.28	371.19	417.09	614.75
44	142.45	177.54	192.47	233.36	377.91	286.48	344.96	377.45	424.25	614.75
45	151.86	186.06	202.48	244.24	395.49	298.72	343.14	380.64	422.26	650.56
46	151.89	183.84	201.69	243.31	420.30	302.85	347.19	387.10	425.09	650.56
47	151.06	181.47	201.50	242.64	439.08	307.02	350.93	395.02	425.09	650.56
48	148.65	179.19	200.77	242.00	463.97	309.57	350.93	395.47	425.09	650.56
49	153.32	177.19	200.16	241.15	477.47	309.57	350.93	395.47	425.09	650.56
50	162.96	188.86	221.61	263.47	481.95	304.71	347.27	396.73	421.11	722.18
51	164.79	197.41	227.10	264.93	495.74	304.84	352.54	390.48	424.91	746.05
52	170.44	202.90	236.33	274.73	512.08	305.39	352.36	389.23	423.66	769.93
53	177.27	204.55	237.86	279.16	527.26	303.88	351.42	392.86	422.50	793.80
54	186.41	210.06	243.06	284.49	548.64	307.20	350.54	396.32	421.41	823.64
55	189.28	215.36	248.75	285.49	562.70	305.74	354.01	390.81	420.38	847.52
56	196.47	219.72	256.23	296.10	584.02	308.78	356.82	393.30	418.81	880.46
57	199.69	235.67	267.38	305.42	592.44	306.68	350.64	391.42	417.12	882.30
58	201.99	242.43	277.42	318.17	604.64	300.22	352.91	393.30	422.72	883.44
59	212.83	256.79	285.19	326.97	608.45	306.26	354.58	391.28	422.15	878.89
60	217.73	266.59	300.94	343.94	625.79	304.01	356.08	392.67	437.50	884.39
61	226.26	277.55	316.99	359.50	664.93	314.48	374.01	412.78	450.69	907.01
62	233.69	299.04	330.93	371.01	695.78	325.28	399.61	436.11	461.42	934.85
63	246.86	313.61	344.84	391.35	710.01	340.39	424.02	462.35	482.29	963.27
64	255.81	326.97	366.33	407.86	743.28	352.57	446.62	485.39	497.23	996.61
65	276.81	346.73	382.72	423.58	762.53	364.35	476.31	510.26	517.84	1022.07
66	308.91	396.49	423.54	464.41	856.22	403.87	517.48	555.94	579.24	1115.08
67	350.00	447.20	488.35	508.56	965.04	443.27	566.54	617.58	643.99	1223.13
68	398.65	503.70	544.29	586.43	1076.57	489.90	610.06	669.63	716.69	1346.74
69	445.66	565.78	620.71	666.40	1202.95	541.15	658.65	738.07	797.25	1455.05
70	491.66	646.34	684.64	762.50	1344.30	586.95	718.38	802.29	882.59	1552.13
71	534.67	688.27	766.44	864.65	1409.80	621.12	773.78	883.28	979.24	1602.42
72	574.25	731.20	826.28	928.37	1472.47	657.24	813.52	944.32	1059.17	1663.11
73	611.95	777.40	881.21	991.36	1541.53	691.44	862.85	997.48	1119.87	1722.10
74	650.27	828.59	940.25	1054.49	1607.11	729.15	910.96	1051.56	1180.44	1787.92
75	688.34	874.49	998.94	1124.85	1675.88	763.48	954.17	1108.06	1245.17	1860.79
76	727.91	925.37	1063.87	1197.19	1747.51	799.25	1002.54	1167.86	1311.84	1937.12
77	768.20	977.13	1128.21	1272.72	1816.12	835.70	1052.15	1224.55	1379.20	1986.99
78	807.55	1022.74	1187.29	1338.70	1869.89	868.75	1093.56	1276.22	1439.65	2000.59
79	832.39	1057.86	1233.85	1392.61	1881.90	889.67	1124.98	1317.76	1485.60	2000.93
80	846.75	1072.27	1257.36	1419.05	1887.10	899.94	1138.22	1333.95	1508.41	2001.99
81	910.58	1153.11	1348.84	1525.43	2023.26	961.64	1219.06	1427.56	1612.65	2140.28
82	970.15	1225.45	1438.20	1623.29	2155.17	1023.33	1293.53	1516.92	1712.65	2276.44
83	1031.84	1302.04	1523.30	1721.16	2287.08	1085.03	1372.25	1606.27	1812.64	2410.47
84	1097.80	1382.88	1616.91	1825.41	2427.49	1153.11	1455.22	1702.01	1919.02	2553.02
85	1168.00	1472.24	1721.16	1940.29	2580.67	1223.32	1546.70	1806.26	2036.03	2708.32
86	1244.59	1565.85	1829.66	2061.56	2744.49	1299.91	1640.31	1914.76	2157.30	2872.14
87	1325.44	1665.84	1946.67	2189.21	2916.82	1380.76	1740.31	2031.77	2284.95	3044.47
88	1410.54	1772.22	2070.07	2327.50	3104.04	1465.86	1846.68	2155.17	2423.24	3231.69
89	1504.15	1889.23	2204.10	2478.55	3306.15	1559.47	1963.69	2289.20	2574.29	3433.81
90	1606.27	2016.88	2350.90	2642.37	3525.29	1661.59	2091.35	2436.00	2738.11	3652.94
91	1716.90	2153.04	2510.47	2818.95	3763.57	1772.22	2227.51	2595.57	2914.69	3891.22
92	1831.79	2297.71	2676.41	3006.18	4014.62	1887.10	2372.18	2761.51	3101.91	4142.27
93	1957.31	2453.02	2857.25	3206.16	4284.81	2012.63	2527.49	2942.35	3301.90	4412.46
94	2093.47	2621.10	3050.85	3423.17	4576.28	2148.79	2695.56	3135.95	3518.91	4703.93
95	2240.27	2806.19	3265.73	3661.45	4897.53	2295.59	2880.65	3350.83	3757.19	5025.19

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

6062-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	116.09	134.36	151.89	164.39	338.66	230.54	286.62	313.24	342.01	513.28
30	121.56	140.45	153.87	166.74	350.72	233.84	289.84	317.73	346.35	513.28
31	130.05	149.17	161.88	175.44	354.20	235.11	290.59	318.48	347.55	513.28
32	130.51	149.17	169.98	183.68	349.58	235.87	291.83	319.73	348.28	513.28
33	131.46	158.38	177.62	192.03	342.06	236.38	292.58	320.48	349.48	513.28
34	131.91	166.68	180.41	199.93	337.91	237.15	293.01	321.25	350.21	513.28
35	128.49	168.51	180.41	207.97	330.32	238.42	293.01	321.25	350.26	513.28
36	129.17	164.29	173.47	205.76	325.95	238.74	293.01	321.25	350.26	513.28
37	125.90	164.98	170.35	202.11	319.93	238.74	293.01	321.25	350.26	513.28
38	125.90	161.65	167.42	198.88	316.14	238.74	293.01	321.25	350.26	513.28
39	122.80	158.17	164.30	195.67	310.30	238.74	293.01	321.25	350.26	513.28
40	131.63	162.91	168.87	204.53	324.93	250.38	293.33	310.89	350.88	549.10
41	129.29	160.56	167.95	203.67	325.48	253.95	296.86	316.38	357.05	549.10
42	130.80	157.87	167.06	202.76	326.82	257.54	299.66	321.93	362.79	549.10
43	128.54	155.71	166.40	201.53	328.33	261.17	303.23	327.52	368.34	549.10
44	130.24	157.36	169.37	204.70	337.60	262.61	304.71	333.04	374.67	549.10
45	135.88	166.27	179.56	211.68	351.00	264.25	310.46	333.72	375.34	572.97
46	135.90	164.28	178.85	210.86	373.01	267.91	314.12	339.37	377.86	572.97
47	135.16	162.17	178.69	210.29	389.68	271.59	317.50	346.32	377.86	572.97
48	133.00	160.13	178.04	209.73	411.77	273.85	317.50	346.71	377.86	572.97
49	137.18	158.34	177.50	209.00	423.76	273.85	317.50	346.71	377.86	572.97
50	143.56	170.34	199.07	235.52	427.80	267.29	312.54	352.65	374.32	638.62
51	145.63	175.47	204.76	237.66	441.85	268.67	313.90	348.14	379.22	662.50
52	151.50	181.16	206.79	243.77	452.79	274.85	314.78	343.97	375.11	686.37
53	158.01	183.02	212.63	248.98	468.08	274.47	314.91	353.14	379.82	704.27
54	163.58	188.70	218.04	254.55	484.09	269.39	315.04	353.24	375.96	728.15
55	166.57	190.64	220.32	256.21	498.39	269.23	315.16	349.23	376.34	752.02
56	174.23	199.12	228.53	263.99	520.88	273.49	319.48	349.60	373.12	785.28
57	178.30	208.35	240.31	274.18	527.17	273.07	311.68	350.02	373.97	780.50
58	181.45	215.86	247.69	284.32	533.23	268.62	315.76	350.40	374.61	781.71
59	192.56	227.53	256.68	294.60	541.35	272.23	315.96	350.80	376.69	782.92
60	198.23	238.03	269.92	306.08	552.93	275.40	316.15	351.16	389.95	784.00
61	201.47	249.80	280.77	319.55	592.93	283.38	337.60	365.51	404.39	809.83
62	207.07	265.47	295.48	329.79	617.56	288.40	356.67	389.05	411.14	831.97
63	218.16	280.75	307.79	348.18	631.98	301.12	378.00	409.60	427.42	859.60
64	225.22	292.55	324.38	360.69	656.50	311.28	398.07	430.44	441.36	884.02
65	248.56	310.08	342.01	378.01	679.80	324.21	424.82	453.23	463.33	913.85
66	276.85	351.77	378.95	412.81	762.33	359.35	461.80	494.84	516.77	992.55
67	310.09	396.81	431.77	450.52	858.69	394.02	502.84	547.91	573.09	1089.09
68	352.90	450.68	482.44	523.92	957.86	432.47	545.66	595.59	639.79	1199.98
69	392.05	500.63	552.46	594.78	1072.56	478.71	583.96	656.06	708.67	1299.15
70	437.41	575.31	609.65	681.38	1194.93	520.96	640.44	713.87	789.18	1382.96
71	474.89	609.90	680.91	771.89	1252.71	550.99	687.43	784.77	868.99	1427.47
72	507.25	649.59	733.76	826.28	1313.08	580.30	727.38	839.04	944.32	1479.57
73	544.64	689.98	783.30	881.21	1373.82	614.61	764.94	887.33	997.48	1535.46
74	579.97	736.19	837.73	940.25	1433.37	649.76	811.37	937.32	1051.56	1592.21
75	612.79	780.80	889.81	998.94	1491.41	679.27	853.43	987.74	1105.27	1657.17
76	650.59	822.85	946.55	1063.87	1554.64	713.71	893.22	1039.87	1167.86	1724.51
77	687.07	869.70	1003.98	1133.28	1614.93	744.26	938.06	1090.18	1229.62	1767.73
78	716.22	911.52	1057.50	1192.10	1663.24	770.08	973.38	1139.22	1283.43	1777.46
79	743.94	941.83	1097.76	1238.38	1674.34	792.08	1002.50	1170.34	1322.30	1780.39
80	755.27	955.25	1119.07	1263.74	1678.61	802.07	1012.70	1187.15	1340.33	1782.86
81	812.71	1025.46	1202.04	1355.23	1802.00	857.39	1085.03	1272.25	1433.94	1906.25
82	863.77	1091.41	1278.64	1444.58	1916.89	912.70	1153.11	1348.84	1525.43	2025.39
83	919.09	1159.49	1357.35	1531.81	2036.03	968.02	1223.32	1429.69	1612.65	2144.53
84	976.53	1231.83	1440.33	1623.29	2159.43	1025.46	1295.66	1514.79	1708.39	2272.18
85	1040.35	1310.55	1531.81	1725.41	2297.71	1089.29	1374.37	1608.40	1810.51	2412.60
86	1108.43	1395.65	1627.55	1833.92	2442.38	1157.37	1459.47	1704.14	1919.02	2557.27
87	1178.64	1482.88	1731.80	1948.80	2595.57	1227.57	1546.70	1808.39	2033.90	2710.45
88	1255.23	1578.61	1840.30	2072.20	2761.51	1304.17	1642.44	1916.89	2157.30	2876.40
89	1338.21	1682.86	1961.57	2204.10	2942.35	1387.14	1746.69	2038.16	2289.20	3057.24
90	1429.69	1795.62	2091.35	2350.90	3138.08	1478.62	1859.45	2167.94	2436.00	3252.97
91	1527.55	1916.89	2231.76	2508.34	3348.71	1576.49	1980.71	2308.35	2593.44	3463.59
92	1631.80	2046.67	2380.69	2674.28	3572.09	1680.74	2110.49	2457.28	2759.38	3686.98
93	1742.43	2184.96	2542.38	2852.99	3812.50	1791.37	2248.78	2618.97	2938.10	3927.39
94	1863.70	2333.88	2714.71	3046.60	4072.06	1912.63	2397.71	2791.30	3131.70	4186.95
95	1995.61	2497.70	2906.18	3257.22	4357.15	2044.54	2561.53	2982.77	3342.32	4472.03

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

Appendix B2

Union Security Insurance Company

6062-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	112.08	123.47	137.43	150.40	311.78	213.25	263.69	280.84	309.95	471.51
30	117.37	129.07	139.22	152.55	322.88	216.30	266.65	284.86	313.88	471.51
31	125.57	137.08	146.46	160.51	326.09	217.48	267.34	285.53	314.97	471.51
32	126.01	137.08	153.79	168.05	321.83	218.18	268.48	286.65	315.63	471.51
33	126.92	145.54	160.70	175.69	314.91	218.65	269.17	287.33	316.72	471.51
34	127.37	153.16	163.23	182.91	311.09	219.36	269.57	288.02	317.38	471.51
35	124.06	154.85	163.23	190.27	304.11	220.54	269.57	288.02	317.42	471.51
36	124.71	150.97	156.95	188.25	300.08	220.83	269.57	288.02	317.42	471.51
37	121.56	151.60	154.13	184.91	294.54	220.83	269.57	288.02	317.42	471.51
38	121.56	148.55	151.47	181.95	291.05	220.83	269.57	288.02	317.42	471.51
39	118.56	145.35	148.65	179.01	285.67	220.83	269.57	288.02	317.42	471.51
40	119.29	150.38	157.36	188.16	295.83	221.92	271.19	290.16	319.92	495.38
41	117.17	148.21	156.50	187.38	296.33	225.09	274.45	295.29	325.55	495.38
42	118.54	145.73	155.67	186.54	297.56	228.28	277.04	300.46	330.78	495.38
43	116.49	143.73	155.05	185.40	298.93	231.49	280.34	305.69	335.84	495.38
44	118.03	145.26	157.82	188.32	307.37	232.77	281.72	310.84	341.61	495.38
45	123.89	146.47	164.28	195.40	316.39	241.27	277.78	302.43	338.85	525.22
46	123.91	144.73	163.63	194.64	336.24	244.61	281.06	307.56	341.12	525.22
47	123.23	142.86	163.48	194.11	351.26	247.98	284.08	313.85	341.12	525.22
48	121.27	141.06	162.89	193.60	371.18	250.04	284.08	314.21	341.12	525.22
49	125.07	139.49	162.39	192.92	381.98	250.04	284.08	314.21	341.12	525.22
50	131.92	155.53	180.29	215.56	389.89	245.91	282.78	323.26	341.56	584.91
51	134.13	157.19	186.14	214.28	404.14	248.01	284.93	319.91	342.67	608.78
52	140.14	163.04	188.33	224.42	415.06	249.40	286.59	316.82	344.22	620.72
53	146.44	165.07	191.01	226.35	430.41	249.96	287.53	317.82	345.68	644.59
54	148.37	170.90	196.59	228.34	441.06	250.49	288.42	318.78	342.91	662.50
55	151.43	172.99	202.55	234.25	455.52	241.85	284.94	320.13	344.31	686.37
56	155.69	178.52	207.76	239.02	473.53	247.02	290.43	317.82	338.86	713.89
57	160.47	191.27	216.61	246.41	481.98	247.86	288.31	319.91	338.01	712.63
58	164.33	195.94	227.88	257.24	490.38	244.92	286.04	318.22	340.24	712.10
59	172.29	208.03	231.32	265.46	492.13	245.76	287.88	317.07	340.97	712.20
60	178.74	215.81	245.10	277.68	505.78	246.78	286.20	319.24	351.91	717.07
61	182.87	228.21	256.61	291.90	537.87	255.73	304.50	334.00	367.34	740.42
62	189.32	244.11	268.88	303.29	564.04	264.92	323.65	354.54	375.64	755.93
63	198.06	253.87	279.29	316.53	573.47	278.21	345.13	375.47	389.87	781.85
64	205.76	266.74	296.42	330.17	599.91	282.69	362.47	393.81	405.04	804.79
65	223.14	279.07	309.44	343.16	615.06	293.33	382.98	414.21	419.72	825.67
66	250.62	318.98	345.52	377.50	694.74	324.37	419.22	452.08	471.34	902.69
67	282.46	362.17	396.04	409.06	779.91	357.90	459.26	500.40	519.92	988.56
68	323.49	407.60	439.14	476.29	875.99	391.92	494.83	540.86	581.35	1092.07
69	358.54	456.05	503.72	538.73	975.82	437.08	533.03	597.01	645.40	1182.23
70	400.11	518.49	554.23	619.73	1083.97	475.81	579.44	648.38	718.31	1256.08
71	435.04	551.98	618.41	702.32	1139.93	500.90	624.33	715.82	794.41	1296.25
72	462.59	590.83	666.77	752.90	1191.64	529.00	660.39	762.47	858.18	1344.72
73	492.62	630.66	715.98	801.65	1248.92	559.30	697.62	807.77	908.75	1394.59
74	527.25	670.62	761.58	855.31	1303.06	590.96	738.14	852.38	957.83	1449.58
75	559.63	709.82	808.66	909.40	1356.96	620.33	775.08	898.20	1010.13	1506.80
76	589.26	750.01	861.23	967.88	1414.37	646.88	813.23	943.88	1061.20	1568.00
77	623.68	792.96	912.71	1029.33	1470.84	675.68	851.86	991.30	1115.53	1608.78
78	653.73	829.32	961.37	1086.35	1514.56	702.70	886.86	1035.87	1168.06	1619.52
79	675.89	855.39	997.96	1127.24	1522.12	721.72	911.78	1066.01	1202.09	1619.58
80	687.19	870.15	1019.08	1150.98	1525.43	727.61	923.34	1080.78	1221.19	1621.16
81	738.25	933.98	1093.54	1233.96	1640.31	778.67	987.17	1155.24	1306.29	1736.05
82	785.05	993.55	1163.75	1312.68	1746.69	827.60	1048.86	1229.70	1387.14	1844.55
83	836.11	1057.37	1233.96	1393.52	1853.06	878.66	1112.69	1302.04	1467.98	1953.06
84	889.30	1121.20	1310.55	1476.49	1965.82	933.98	1178.64	1378.63	1553.08	2067.94
85	944.62	1193.53	1393.52	1570.10	2091.35	991.42	1253.11	1463.73	1646.69	2195.59
86	1006.31	1270.13	1482.88	1670.10	2223.25	1053.12	1329.70	1553.08	1746.69	2327.50
87	1072.27	1348.84	1574.36	1774.35	2363.67	1119.07	1408.41	1644.57	1850.94	2467.91
88	1140.35	1436.07	1676.48	1884.98	2512.59	1187.15	1495.64	1746.69	1961.57	2616.84
89	1216.94	1531.81	1784.98	2006.24	2676.41	1263.74	1591.38	1855.19	2082.83	2780.66
90	1299.91	1633.93	1904.12	2140.28	2855.12	1346.72	1693.50	1974.33	2216.87	2959.37
91	1389.27	1744.56	2031.77	2282.82	3048.73	1436.07	1804.13	2101.98	2359.41	3152.97
92	1482.88	1861.57	2167.94	2433.87	3250.84	1529.68	1921.14	2238.14	2510.47	3355.09
93	1585.00	1987.10	2312.61	2595.57	3469.97	1631.80	2046.67	2382.81	2672.16	3574.22
94	1693.50	2123.26	2470.04	2772.15	3706.13	1740.31	2182.83	2540.25	2848.74	3810.38
95	1814.77	2274.31	2644.50	2965.75	3965.68	1861.57	2333.88	2714.71	3042.34	4069.93

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

Appendix B2

Union Security Insurance Company

6062-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	100.07	116.21	130.19	139.90	290.28	201.72	252.22	270.04	293.92	441.66
30	104.79	121.47	131.89	141.91	300.62	204.61	255.06	273.91	297.64	441.66
31	112.11	129.01	138.75	149.31	303.60	205.72	255.72	274.55	298.68	441.66
32	112.51	129.01	145.70	156.32	299.64	206.39	256.81	275.63	299.30	441.66
33	113.32	136.98	152.24	163.43	293.20	206.83	257.47	276.27	300.34	441.66
34	113.72	144.15	154.64	170.15	289.64	207.50	257.85	276.94	300.96	441.66
35	110.77	145.74	154.64	177.00	283.13	208.62	257.85	276.94	301.00	441.66
36	111.35	142.09	148.69	175.12	279.39	208.89	257.85	276.94	301.00	441.66
37	108.53	142.68	146.01	172.01	274.23	208.89	257.85	276.94	301.00	441.66
38	108.53	139.81	143.50	169.26	270.98	208.89	257.85	276.94	301.00	441.66
39	105.86	136.80	140.83	166.52	265.97	208.89	257.85	276.94	301.00	441.66
40	111.06	137.85	145.84	175.89	276.43	210.54	254.59	274.62	304.44	471.51
41	109.09	135.86	145.05	175.16	276.90	213.54	257.65	279.47	309.79	471.51
42	110.36	133.59	144.28	174.37	278.04	216.57	260.08	284.37	314.77	471.51
43	108.45	131.75	143.71	173.31	279.33	219.62	263.18	289.31	319.59	471.51
44	109.89	133.15	146.28	176.04	287.21	220.83	264.47	294.19	325.08	471.51
45	115.89	142.51	156.63	183.18	301.56	229.78	266.89	292.00	323.21	501.35
46	115.92	140.81	156.02	182.48	320.48	232.96	270.03	296.95	325.38	501.35
47	115.28	139.00	155.88	181.98	334.80	236.17	272.94	303.03	325.38	501.35
48	113.44	137.25	155.31	181.50	353.78	238.13	272.94	303.38	325.38	501.35
49	117.01	135.72	154.84	180.87	364.07	238.13	272.94	303.38	325.38	501.35
50	128.04	148.13	169.02	199.60	368.23	235.22	267.89	303.67	322.85	561.03
51	126.46	149.88	174.98	206.49	377.19	232.50	270.44	305.80	328.96	572.97
52	128.78	155.80	180.94	208.95	393.49	239.22	272.49	303.24	326.57	596.84
53	138.74	157.90	183.80	211.26	408.89	235.26	273.84	304.58	324.34	614.75
54	140.76	163.77	185.87	220.86	419.55	236.31	275.10	305.86	326.38	632.65
55	143.86	165.93	191.89	219.61	434.08	232.72	276.30	303.50	328.30	650.56
56	148.28	171.65	197.37	224.75	447.22	233.79	277.99	301.93	323.63	678.19
57	153.33	181.02	206.46	236.00	456.88	235.26	272.72	301.09	323.63	678.70
58	154.06	189.30	214.67	243.70	461.81	233.07	274.90	303.92	326.49	679.98
59	162.16	195.03	221.82	252.51	465.29	234.42	273.84	303.58	327.98	676.85
60	165.74	203.12	229.59	265.06	475.77	232.48	272.89	303.28	339.22	678.83
61	173.57	215.87	241.52	276.54	508.23	241.91	291.27	318.25	348.82	703.40
62	177.49	231.91	254.11	285.62	531.10	251.51	313.74	338.85	354.94	720.15
63	186.58	244.91	267.89	299.26	546.16	258.57	331.98	356.85	369.66	742.97
64	194.63	252.40	282.43	313.52	573.49	269.99	346.29	375.49	385.49	771.43
65	211.84	267.80	295.86	324.39	586.28	280.98	366.89	396.20	400.64	789.60
66	236.05	307.05	328.80	355.77	660.94	308.47	402.85	430.70	448.63	865.93
67	267.11	346.42	375.19	389.72	744.46	341.48	439.15	475.07	496.29	942.48
68	307.16	387.72	417.49	449.50	830.96	375.03	474.49	518.32	553.67	1040.27
69	338.43	438.91	477.72	513.82	925.35	412.80	512.66	567.49	616.92	1125.93
70	372.99	500.74	524.89	587.29	1037.03	448.03	559.11	618.91	682.88	1201.10
71	408.47	531.54	588.81	669.19	1083.54	474.19	601.09	682.98	758.75	1240.59
72	437.07	567.98	638.05	714.62	1134.71	500.15	634.86	730.57	819.90	1284.79
73	468.14	605.69	679.26	764.94	1191.83	531.64	673.14	771.06	865.91	1334.72
74	497.95	643.79	726.43	814.30	1242.92	558.62	711.78	814.30	913.89	1386.55
75	526.05	681.42	772.29	870.22	1294.43	586.65	747.10	859.03	965.36	1441.02
76	559.93	720.33	821.23	922.55	1350.08	614.81	783.90	903.89	1013.21	1500.09
77	588.19	762.26	872.14	983.70	1405.59	640.11	821.44	950.74	1069.90	1540.26
78	615.28	797.89	918.11	1035.87	1444.00	664.19	855.62	987.81	1115.19	1549.33
79	637.34	823.54	952.60	1075.08	1455.24	680.87	880.02	1020.64	1147.66	1548.36
80	648.89	836.11	970.15	1095.67	1457.35	689.31	889.30	1031.84	1165.88	1548.83
81	695.70	897.81	1042.48	1176.51	1563.72	736.12	951.00	1104.18	1246.72	1657.33
82	740.37	955.25	1108.43	1250.98	1663.71	782.92	1010.57	1172.26	1323.31	1759.45
83	789.31	1014.82	1176.51	1325.44	1765.84	831.86	1070.14	1242.47	1399.90	1863.70
84	838.24	1076.52	1248.85	1406.29	1872.21	880.79	1133.96	1314.80	1480.75	1974.33
85	889.30	1144.60	1327.57	1493.51	1991.35	933.98	1204.17	1395.65	1570.10	2093.47
86	946.74	1216.94	1410.54	1587.12	2114.75	991.42	1276.51	1478.62	1663.71	2216.87
87	1008.44	1295.66	1497.77	1684.99	2248.78	1053.12	1355.23	1565.85	1761.58	2350.90
88	1074.39	1376.50	1593.51	1789.24	2389.20	1119.07	1436.07	1661.59	1865.83	2491.32
89	1144.60	1467.98	1695.63	1904.12	2544.51	1189.28	1527.55	1763.71	1980.71	2646.63
90	1221.19	1565.85	1808.39	2029.65	2714.71	1265.87	1625.42	1876.47	2106.24	2816.83
91	1304.17	1670.10	1929.65	2165.81	2895.54	1348.84	1729.67	1997.73	2242.40	2997.67
92	1393.52	1782.86	2057.30	2308.35	3087.02	1438.20	1842.43	2125.39	2384.94	3189.14
93	1487.13	1902.00	2195.59	2461.53	3293.39	1531.81	1961.57	2263.67	2538.12	3395.51
94	1591.38	2031.77	2344.52	2627.48	3516.78	1636.06	2091.35	2412.60	2704.07	3618.90
95	1702.01	2174.32	2508.34	2808.32	3763.57	1746.69	2233.89	2576.42	2884.91	3865.69

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

Appendix B2

Union Security Insurance Company

6062-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	116.09	130.73	144.66	153.89	322.53	224.78	280.88	297.04	320.64	483.44
30	121.56	136.66	146.55	156.10	334.02	227.99	284.04	301.30	324.70	483.44
31	130.05	145.14	154.17	164.24	337.34	229.23	284.77	302.01	325.83	483.44
32	130.51	145.14	161.89	171.96	332.93	229.98	285.99	303.19	326.51	483.44
33	131.46	154.10	169.16	179.77	325.77	230.47	286.72	303.90	327.64	483.44
34	131.91	162.17	171.82	187.17	321.82	231.22	287.15	304.63	328.32	483.44
35	128.49	163.96	171.82	194.70	314.59	232.46	287.15	304.63	328.37	483.44
36	129.17	159.85	165.21	192.63	310.43	232.77	287.15	304.63	328.37	483.44
37	125.90	160.52	162.24	189.21	304.70	232.77	287.15	304.63	328.37	483.44
38	125.90	157.28	159.44	186.18	301.09	232.77	287.15	304.63	328.37	483.44
39	122.80	153.90	156.48	183.18	295.52	232.77	287.15	304.63	328.37	483.44
40	123.40	158.73	161.20	200.44	310.38	233.31	282.26	300.52	340.56	525.22
41	121.21	156.45	160.32	199.60	310.90	236.63	285.65	305.84	346.55	525.22
42	122.63	153.83	159.47	198.70	312.19	239.98	288.35	311.20	352.12	525.22
43	120.51	151.72	158.84	197.50	313.63	243.36	291.79	316.60	357.50	525.22
44	122.10	153.33	161.67	200.61	322.49	244.71	293.22	321.94	363.65	525.22
45	127.88	158.35	171.92	207.61	336.17	252.76	294.12	323.29	359.70	549.10
46	127.91	156.46	171.24	206.81	357.25	256.26	297.59	328.77	362.11	549.10
47	127.21	154.45	171.09	206.24	373.22	259.78	300.79	335.49	362.11	549.10
48	125.18	152.50	170.46	205.70	394.37	261.95	300.79	335.88	362.11	549.10
49	129.11	150.80	169.94	204.98	405.85	261.95	300.79	335.88	362.11	549.10
50	139.68	159.23	187.80	223.55	406.14	261.95	292.70	337.96	360.28	608.78
51	141.79	168.16	193.59	225.97	420.30	258.34	299.42	329.32	365.51	632.65
52	147.71	173.91	203.10	232.16	436.62	259.58	300.68	330.39	357.46	656.53
53	154.15	172.25	201.82	237.66	451.93	259.77	296.66	335.48	358.48	680.40
54	155.98	178.02	203.74	243.32	467.96	259.94	297.29	336.01	359.43	698.31
55	159.00	183.58	209.66	245.23	476.95	260.10	302.21	332.60	360.33	722.18
56	166.81	188.82	218.14	253.29	494.57	264.67	302.88	333.71	354.09	749.58
57	167.60	198.10	226.77	256.83	502.07	260.47	296.10	331.20	352.40	746.56
58	171.18	205.90	237.79	270.78	514.18	252.82	300.90	336.10	360.86	754.94
59	182.43	217.78	240.83	278.41	518.98	260.89	301.92	330.56	357.21	747.56
60	188.49	225.34	254.41	290.30	535.78	261.09	299.51	332.01	370.93	750.54
61	192.17	237.46	271.71	307.26	567.52	269.55	317.74	352.91	385.87	772.81
62	198.20	253.27	280.70	315.06	588.74	274.98	340.16	370.23	393.39	791.72
63	209.54	268.81	293.54	333.80	604.68	288.02	361.57	394.08	410.09	820.73
64	219.66	278.21	310.40	346.82	633.86	301.75	381.89	412.13	424.60	850.66
65	234.44	295.99	325.72	359.24	647.43	308.77	405.51	432.22	438.80	869.76
66	262.28	339.85	362.24	393.79	728.54	343.45	442.15	473.46	491.22	947.62
67	297.81	377.91	413.90	433.94	819.30	377.60	479.38	522.57	549.46	1038.82
68	339.83	427.48	463.88	497.12	916.93	415.57	518.55	569.83	609.03	1143.87
69	378.64	483.48	526.46	566.75	1022.09	461.37	560.19	626.54	677.03	1234.19
70	417.07	550.45	580.31	648.93	1143.72	496.65	609.94	681.13	750.53	1319.52
71	454.97	586.05	654.59	735.45	1196.32	530.96	660.86	751.94	833.32	1359.87
72	491.30	620.21	701.86	791.19	1252.36	561.06	692.29	803.95	902.85	1412.14
73	520.16	658.76	749.64	841.43	1309.58	586.95	731.28	850.61	951.58	1461.50
74	553.61	703.41	799.65	896.32	1366.54	620.36	773.29	893.39	1004.69	1519.24
75	584.81	741.05	847.84	954.17	1422.62	651.21	808.66	940.17	1057.70	1581.99
76	618.59	787.78	903.89	1018.54	1487.43	678.96	853.23	991.88	1117.20	1647.73
77	651.57	831.33	960.88	1082.57	1544.24	708.70	894.96	1042.01	1171.31	1688.26
78	684.97	870.42	1009.44	1136.82	1590.16	738.79	930.12	1086.35	1223.34	1702.25
79	707.65	898.61	1047.86	1183.95	1598.23	755.76	954.87	1120.44	1263.33	1699.98
80	721.23	910.58	1068.01	1206.30	1604.14	765.90	968.02	1133.96	1282.89	1702.01
81	774.41	980.78	1146.73	1297.78	1719.03	819.09	1036.10	1212.68	1372.25	1819.02
82	825.47	1040.35	1221.19	1378.63	1831.79	870.15	1099.92	1289.27	1455.22	1936.04
83	878.66	1106.31	1295.66	1463.73	1944.55	923.34	1165.88	1365.86	1540.32	2048.79
84	931.85	1176.51	1374.37	1553.08	2061.56	978.66	1238.21	1446.71	1631.80	2170.06
85	991.42	1253.11	1461.60	1648.82	2193.47	1038.23	1314.80	1533.94	1731.80	2301.97
86	1057.37	1331.82	1555.21	1750.94	2331.75	1104.18	1393.52	1627.55	1833.92	2440.26
87	1125.45	1416.92	1653.08	1859.45	2478.55	1172.26	1478.62	1725.41	1942.42	2587.06
88	1197.79	1508.41	1759.45	1978.59	2638.12	1244.59	1570.10	1831.79	2061.56	2746.62
89	1278.64	1606.27	1872.21	2106.24	2810.44	1325.44	1667.97	1944.55	2189.21	2918.95
90	1365.86	1714.78	1997.73	2244.53	2995.54	1412.67	1776.47	2070.07	2327.50	3104.04
91	1459.47	1831.79	2133.90	2395.58	3199.78	1506.28	1893.49	2206.23	2478.55	3308.28
92	1557.34	1953.06	2274.31	2555.14	3412.53	1604.14	2014.75	2346.65	2638.12	3521.03
93	1663.71	2087.09	2427.49	2725.34	3642.30	1710.52	2148.79	2499.83	2808.32	3750.80
94	1778.60	2229.63	2593.44	2908.31	3889.09	1825.41	2291.33	2665.77	2991.28	3997.60
95	1904.12	2387.07	2774.28	3112.55	4163.54	1950.93	2448.77	2846.61	3195.52	4272.05

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

Appendix B2

Union Security Insurance Company

6062-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	100.07	112.58	130.19	139.90	290.28	195.96	240.76	264.64	293.92	435.70
30	104.79	117.68	131.89	141.91	300.62	198.76	243.47	268.43	297.64	435.70
31	112.11	124.98	138.75	149.31	303.60	199.84	244.09	269.06	298.68	435.70
32	112.51	124.98	145.70	156.32	299.64	200.49	245.14	270.12	299.30	435.70
33	113.32	132.70	152.24	163.43	293.20	200.92	245.76	270.75	300.34	435.70
34	113.72	139.65	154.64	170.15	289.64	201.57	246.13	271.40	300.96	435.70
35	110.77	141.19	154.64	177.00	283.13	202.66	246.13	271.40	301.00	435.70
36	111.35	137.65	148.69	175.12	279.39	202.93	246.13	271.40	301.00	435.70
37	108.53	138.22	146.01	172.01	274.23	202.93	246.13	271.40	301.00	435.70
38	108.53	135.44	143.50	169.26	270.98	202.93	246.13	271.40	301.00	435.70
39	105.86	132.52	140.83	166.52	265.97	202.93	246.13	271.40	301.00	435.70
40	111.06	137.85	145.84	171.80	276.43	216.23	249.06	264.25	299.28	471.51
41	109.09	135.86	145.05	171.08	276.90	219.32	252.05	268.92	304.54	471.51
42	110.36	133.59	144.28	170.32	278.04	222.42	254.43	273.64	309.44	471.51
43	108.45	131.75	143.71	169.28	279.33	225.55	257.46	278.39	314.17	471.51
44	109.89	133.15	146.28	171.95	287.21	226.80	258.72	283.09	319.57	471.51
45	115.89	142.51	152.81	179.11	296.62	224.04	266.89	286.79	318.00	483.44
46	115.92	140.81	152.22	178.42	315.22	227.14	270.03	291.65	320.13	483.44
47	115.28	139.00	152.08	177.93	329.31	230.26	272.94	297.61	320.13	483.44
48	113.44	137.25	151.52	177.47	347.98	232.18	272.94	297.96	320.13	483.44
49	117.01	135.72	151.06	176.85	358.11	232.18	272.94	297.96	320.13	483.44
50	120.28	148.13	169.02	199.60	368.23	224.52	267.89	298.77	318.17	543.13
51	122.63	146.23	174.98	202.59	377.19	227.34	265.61	296.39	319.82	561.03
52	128.78	152.18	177.25	208.95	388.10	234.13	267.80	294.19	317.74	584.91
53	134.88	154.31	180.19	211.26	398.13	235.26	269.27	300.17	324.34	602.81
54	140.76	160.21	185.87	217.11	408.79	231.58	266.23	301.55	322.25	614.75
55	143.86	162.40	188.34	215.95	423.36	232.72	267.67	295.19	320.29	638.62
56	148.28	168.22	197.37	224.75	441.96	229.38	269.69	297.96	316.01	666.29
57	149.77	177.61	203.08	232.53	446.84	231.06	264.93	297.33	316.44	667.38
58	154.06	185.97	211.37	243.70	452.29	229.12	271.18	300.34	319.62	663.91
59	162.16	191.78	218.65	249.27	460.81	230.64	266.81	296.83	318.24	666.74
60	165.74	199.95	226.48	261.90	467.20	228.90	266.23	296.89	332.88	664.49
61	170.47	212.79	238.50	273.46	503.99	238.45	287.96	311.95	345.74	689.51
62	177.49	225.81	251.15	279.73	522.87	244.80	303.83	329.44	349.02	706.73
63	183.71	238.94	259.34	296.39	538.36	255.29	322.12	347.54	363.88	730.01
64	191.85	249.53	274.05	305.20	558.40	266.81	339.82	363.28	374.32	750.58
65	211.84	262.16	287.72	319.03	575.49	277.89	360.45	384.19	392.47	773.56
66	236.05	298.11	320.44	350.34	649.67	305.29	393.02	418.48	440.11	845.50
67	264.04	336.97	366.26	384.19	732.64	338.20	425.74	465.56	487.43	925.73
68	300.62	384.40	411.31	443.54	814.59	368.27	464.32	505.44	544.44	1018.69
69	335.08	425.19	467.97	507.59	912.73	409.33	499.08	557.65	604.27	1104.28
70	369.59	486.53	518.37	577.55	1015.69	441.08	545.56	609.08	670.00	1175.73
71	405.15	517.91	578.94	655.94	1063.40	470.85	584.48	666.56	739.29	1212.75
72	430.69	551.66	625.29	701.86	1119.53	493.73	618.91	714.62	803.95	1258.57
73	465.08	586.95	667.03	749.64	1166.85	522.42	648.67	755.76	847.55	1303.02
74	492.10	625.91	714.71	799.65	1216.19	552.74	688.35	796.73	893.39	1353.38
75	520.45	664.39	758.30	847.84	1269.41	578.23	724.72	839.44	940.17	1409.69
76	554.60	698.75	805.23	903.89	1320.86	606.79	759.91	882.56	991.88	1467.60
77	583.12	739.24	854.40	963.41	1372.96	632.49	798.62	925.38	1044.54	1501.89
78	610.47	773.71	901.28	1014.24	1413.76	656.97	826.78	968.58	1091.15	1511.72
79	632.80	800.79	932.19	1052.40	1422.95	674.06	850.54	995.70	1124.98	1511.61
80	642.51	812.71	951.00	1074.39	1427.56	682.93	861.64	1008.44	1140.35	1514.79
81	689.31	872.28	1021.21	1153.11	1531.81	727.61	921.21	1080.78	1219.06	1619.04
82	733.99	927.60	1087.16	1227.57	1629.67	776.54	980.78	1146.73	1297.78	1721.16
83	780.80	985.04	1153.11	1302.04	1729.67	823.35	1038.23	1214.81	1370.12	1823.28
84	829.73	1048.86	1223.32	1380.76	1836.04	870.15	1102.05	1287.15	1453.09	1931.78
85	885.05	1114.82	1302.04	1465.86	1953.06	925.47	1168.00	1367.99	1538.19	2050.92
86	942.49	1187.15	1382.88	1557.34	2076.45	982.91	1240.34	1448.84	1629.67	2174.32
87	1002.06	1261.62	1472.24	1655.20	2206.23	1042.48	1314.80	1538.19	1727.54	2304.10
88	1068.01	1342.46	1563.72	1761.58	2346.65	1108.43	1395.65	1629.67	1833.92	2444.51
89	1138.22	1431.82	1667.97	1872.21	2501.96	1178.64	1485.00	1733.92	1944.55	2599.82
90	1216.94	1527.55	1778.60	1997.73	2667.90	1257.36	1580.74	1844.55	2070.07	2765.77
91	1299.91	1629.67	1897.74	2131.77	2846.61	1340.33	1682.86	1963.69	2204.10	2944.48
92	1387.14	1740.31	2023.26	2272.18	3035.96	1427.56	1793.49	2089.22	2344.52	3133.83
93	1480.75	1857.32	2161.55	2425.36	3240.20	1521.17	1910.51	2227.51	2497.70	3338.07
94	1585.00	1984.97	2308.35	2589.18	3461.46	1625.42	2038.16	2374.30	2661.52	3559.33
95	1697.76	2123.26	2470.04	2767.89	3704.00	1738.18	2176.45	2536.00	2840.23	3801.87

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

Appendix B2

Union Security Insurance Company

6062-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	96.07	105.31	115.73	129.41	263.40	178.67	223.56	237.63	261.85	399.88
30	100.60	110.09	117.24	131.26	272.78	181.22	226.08	241.04	265.17	399.88
31	107.63	116.92	123.34	138.11	275.49	182.21	226.66	241.60	266.10	399.88
32	108.01	116.92	129.51	144.60	271.89	182.80	227.63	242.55	266.65	399.88
33	108.79	124.14	135.33	151.17	266.05	183.20	228.21	243.12	267.57	399.88
34	109.17	130.64	137.46	157.39	262.82	183.79	228.54	243.71	268.13	399.88
35	106.34	132.08	137.46	163.72	256.92	184.78	228.54	243.71	268.17	399.88
36	106.90	128.77	132.17	161.98	253.52	185.02	228.54	243.71	268.17	399.88
37	104.19	129.31	129.79	159.11	248.84	185.02	228.54	243.71	268.17	399.88
38	104.19	126.70	127.55	156.56	245.89	185.02	228.54	243.71	268.17	399.88
39	101.63	123.97	125.18	154.03	241.34	185.02	228.54	243.71	268.17	399.88
40	102.84	129.49	134.33	159.53	252.18	187.78	232.45	248.71	273.48	417.79
41	101.01	127.63	133.60	158.86	252.61	190.46	235.24	253.11	278.29	417.79
42	102.19	125.49	132.89	158.15	253.65	193.16	237.46	257.54	282.76	417.79
43	100.42	123.77	132.36	157.19	254.82	195.88	240.29	262.02	287.09	417.79
44	101.75	125.08	134.73	159.67	262.02	196.96	241.47	266.43	292.02	417.79
45	103.91	122.72	141.35	166.90	271.90	206.80	234.21	255.50	291.93	447.63
46	103.92	121.26	140.80	166.26	288.95	209.67	236.97	259.83	293.89	447.63
47	103.36	119.70	140.67	165.80	301.87	212.55	239.52	265.15	293.89	447.63
48	101.71	118.19	140.16	165.37	318.98	214.32	239.52	265.45	293.89	447.63
49	104.90	116.87	139.73	164.79	328.26	214.32	239.52	265.45	293.89	447.63
50	112.52	133.31	150.24	183.63	330.33	208.49	243.09	274.28	290.10	495.38
51	114.97	135.26	156.36	183.11	344.86	211.84	241.46	272.87	292.41	519.25
52	117.41	141.31	158.78	189.60	355.76	208.68	244.30	267.03	291.27	531.19
53	123.32	143.54	162.17	192.39	365.85	210.75	246.45	269.27	294.47	543.13
54	125.54	142.41	168.00	194.65	376.52	212.68	244.04	271.39	289.20	561.03
55	128.71	144.75	170.57	201.31	391.21	205.35	241.77	270.24	292.27	584.91
56	133.45	151.05	176.59	203.34	399.87	211.73	248.94	270.15	289.36	606.80
57	139.07	160.53	186.15	208.24	411.69	214.25	241.55	274.75	287.67	605.17
58	140.37	166.05	191.55	220.01	418.96	209.36	241.46	268.16	292.12	605.02
59	145.27	178.77	196.47	226.61	416.08	207.95	245.75	269.85	289.01	606.13
60	149.49	184.08	207.87	233.50	428.62	207.44	242.93	271.35	298.01	607.12
61	154.98	194.29	220.39	248.88	457.40	217.72	261.48	286.74	311.78	629.36
62	162.70	207.50	227.52	259.12	481.70	228.03	274.11	301.20	319.45	644.11
63	169.36	215.04	236.54	267.61	487.64	235.66	292.54	319.61	332.12	660.90
64	175.17	226.58	254.47	280.23	509.35	241.40	310.69	335.81	343.59	683.86
65	189.25	236.79	263.29	289.54	525.14	250.10	328.27	351.18	357.04	701.42
66	212.74	271.28	295.36	320.47	589.59	276.67	356.99	384.88	400.36	763.81
67	239.48	308.63	339.46	348.26	661.74	302.08	388.87	427.56	440.16	841.95
68	277.75	344.64	371.10	404.84	745.00	334.49	420.26	457.15	495.22	928.04
69	304.92	387.47	428.97	457.76	828.61	374.64	451.55	508.45	547.32	1004.68
70	335.69	443.92	469.46	525.64	917.54	402.88	494.73	550.14	608.80	1065.77
71	368.62	470.21	526.31	596.31	966.72	427.44	531.35	607.46	674.44	1101.42
72	392.40	502.70	567.87	638.05	1013.27	448.85	561.49	647.62	727.38	1142.45
73	416.13	533.88	608.89	682.32	1063.37	473.25	590.53	685.38	774.12	1186.81
74	448.16	572.26	647.34	726.43	1105.93	502.76	629.76	723.50	814.30	1230.65
75	475.68	604.76	688.34	772.29	1153.73	527.70	660.36	763.89	859.03	1281.25
76	501.27	636.70	733.24	823.90	1201.05	550.65	690.58	802.57	901.22	1331.77
77	529.88	672.74	775.80	877.21	1250.62	574.07	722.56	841.72	948.20	1367.60
78	557.59	706.01	817.16	922.91	1287.75	599.22	754.67	879.65	992.61	1378.85
79	573.83	727.99	848.27	957.14	1293.80	612.78	775.69	907.24	1020.64	1376.07
80	585.07	738.25	865.90	978.66	1295.66	619.11	785.05	919.09	1038.23	1376.50
81	627.62	793.56	929.72	1048.86	1393.52	661.66	838.24	980.78	1110.56	1474.37
82	665.91	844.62	989.29	1114.82	1485.00	702.08	891.43	1046.74	1178.64	1567.98
83	710.59	897.81	1048.86	1185.02	1574.36	746.76	944.62	1106.31	1248.85	1659.46
84	755.27	953.13	1114.82	1255.23	1672.23	793.56	1002.06	1172.26	1319.06	1759.45
85	804.20	1014.82	1185.02	1333.95	1778.60	844.62	1065.88	1244.59	1399.90	1865.83
86	855.26	1078.65	1261.62	1419.05	1891.36	895.68	1129.71	1321.19	1485.00	1978.59
87	912.70	1146.73	1338.21	1508.41	2010.50	953.13	1197.79	1397.78	1574.36	2097.73
88	970.15	1221.19	1425.43	1602.02	2136.02	1010.57	1272.25	1485.00	1667.97	2223.25
89	1033.97	1302.04	1516.92	1704.14	2276.44	1074.39	1353.10	1576.49	1770.09	2363.67
90	1104.18	1389.27	1619.04	1819.02	2427.49	1144.60	1440.33	1678.61	1884.98	2514.72
91	1180.77	1482.88	1727.54	1940.29	2593.44	1221.19	1533.94	1787.11	2006.24	2680.67
92	1261.62	1582.87	1842.43	2067.94	2763.64	1302.04	1633.93	1902.00	2133.90	2850.87
93	1346.72	1689.25	1965.82	2206.23	2950.86	1387.14	1740.31	2025.39	2272.18	3038.09
94	1440.33	1804.13	2099.86	2355.16	3150.85	1480.75	1855.19	2159.43	2421.11	3238.07
95	1542.45	1933.91	2248.78	2521.10	3372.11	1582.87	1984.97	2308.35	2587.06	3459.34

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

Appendix B2

Union Security Insurance Company

6062-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	88.06	98.05	112.11	118.92	247.27	172.91	212.10	232.23	251.17	376.01
30	92.22	102.49	113.57	120.62	256.08	175.38	214.48	235.56	254.35	376.01
31	98.66	108.85	119.48	126.91	258.62	176.33	215.03	236.11	255.23	376.01
32	99.01	108.85	125.46	132.87	255.25	176.90	215.95	237.04	255.77	376.01
33	99.73	115.58	131.10	138.91	249.76	177.29	216.51	237.60	256.65	376.01
34	100.07	121.63	133.16	144.63	246.73	177.86	216.82	238.17	257.19	376.01
35	97.48	122.97	133.16	150.45	241.19	178.82	216.82	238.17	257.22	376.01
36	97.99	119.89	128.04	148.85	238.00	179.05	216.82	238.17	257.22	376.01
37	95.51	120.39	125.73	146.21	233.60	179.05	216.82	238.17	257.22	376.01
38	95.51	117.96	123.57	143.87	230.83	179.05	216.82	238.17	257.22	376.01
39	93.16	115.42	121.27	141.55	226.57	179.05	216.82	238.17	257.22	376.01
40	94.61	116.96	122.82	151.35	237.63	176.40	215.85	233.16	258.00	405.85
41	92.93	115.28	122.15	150.72	238.03	178.92	218.44	237.29	262.54	405.85
42	94.01	113.35	121.50	150.04	239.02	181.45	220.50	241.44	266.76	405.85
43	92.39	111.79	121.02	149.13	240.12	184.01	223.13	245.64	270.84	405.85
44	93.61	112.98	123.18	151.48	246.90	185.02	224.22	249.78	275.49	405.85
45	99.91	122.72	133.71	154.69	257.07	195.32	228.76	250.29	276.29	423.76
46	99.93	121.26	133.19	154.09	273.19	198.02	231.46	254.53	278.15	423.76
47	99.38	119.70	133.07	153.67	285.40	200.74	233.95	259.74	278.15	423.76
48	97.80	118.19	132.58	153.27	301.58	202.41	233.95	260.04	278.15	423.76
49	100.87	116.87	132.18	152.73	310.36	202.41	233.95	260.04	278.15	423.76
50	108.64	125.91	142.73	167.66	314.08	203.14	228.21	259.59	271.38	477.47
51	107.30	127.95	148.92	175.32	317.92	196.34	231.81	263.46	278.70	483.44
52	109.84	134.06	151.40	177.99	334.20	203.59	230.21	257.98	278.03	507.32
53	119.47	136.37	154.97	181.08	349.71	200.95	232.76	256.02	277.40	525.22
54	117.93	138.85	157.27	187.17	360.38	198.50	235.17	258.47	276.81	537.16
55	121.14	141.22	163.46	186.67	369.77	196.22	237.45	257.77	276.25	549.10
56	126.04	144.19	169.67	192.64	378.82	198.50	236.49	258.23	274.13	577.06
57	131.94	153.70	176.00	201.30	386.59	201.65	233.76	255.93	276.88	576.89
58	133.52	159.41	184.94	206.47	395.16	201.46	230.32	261.01	278.38	578.25
59	138.51	165.77	186.96	216.90	393.71	200.39	231.71	256.36	279.27	575.82
60	142.99	174.56	195.46	224.03	402.91	200.29	232.95	258.59	288.50	578.44
61	145.68	181.95	205.29	233.52	431.99	203.89	248.24	270.98	296.34	596.96
62	150.87	198.34	218.65	244.40	448.76	214.62	267.51	288.65	301.70	608.32
63	160.75	209.07	227.99	253.22	464.24	222.56	282.68	304.10	314.79	630.66
64	166.83	215.11	240.49	266.36	486.72	228.70	294.51	317.49	326.83	654.67
65	180.77	228.33	249.72	276.13	496.36	237.75	315.39	336.17	340.68	673.36
66	201.08	262.34	278.64	301.46	559.55	263.95	343.89	366.55	380.48	735.22
67	227.19	296.03	318.62	331.67	634.17	288.95	372.10	402.22	422.44	800.06
68	261.41	328.07	352.55	384.01	704.07	317.59	403.32	441.06	470.62	880.56
69	288.17	373.76	406.22	435.96	790.75	350.36	437.97	482.20	522.01	961.37
70	315.34	426.16	446.64	499.68	883.40	378.57	474.40	523.94	583.03	1019.25
71	348.70	453.17	499.99	566.50	922.42	404.06	511.42	577.91	645.26	1053.70
72	370.07	483.11	542.35	609.34	963.94	423.20	539.16	622.10	698.67	1093.76
73	400.83	512.02	578.29	648.67	1013.41	454.81	572.17	654.79	734.34	1133.98
74	424.73	548.42	618.05	691.28	1059.15	476.30	606.33	691.28	776.22	1180.89
75	447.70	579.21	657.56	738.71	1100.58	496.82	635.18	730.31	819.85	1224.87
76	477.27	612.42	698.58	783.90	1148.45	523.92	666.59	767.91	861.23	1275.66
77	499.45	647.16	740.31	836.65	1193.52	543.59	699.74	808.76	910.17	1307.30
78	523.95	679.41	781.11	882.05	1227.27	565.53	728.24	841.20	949.35	1316.17
79	542.08	700.69	809.71	914.04	1236.15	578.74	748.47	868.68	975.28	1316.34
80	551.03	712.72	825.47	931.85	1238.21	585.07	757.39	876.54	991.42	1316.93
81	591.45	763.78	885.05	999.93	1329.70	625.49	808.45	938.23	1059.50	1408.41
82	629.74	812.71	942.49	1063.76	1414.80	665.91	859.52	995.68	1125.45	1495.64
83	670.17	861.64	999.93	1125.45	1502.02	706.33	910.58	1057.37	1189.28	1585.00
84	712.72	914.83	1061.63	1195.66	1591.38	748.88	963.76	1119.07	1259.49	1678.61
85	755.27	972.27	1127.58	1270.13	1693.50	793.56	1023.33	1185.02	1333.95	1780.73
86	804.20	1033.97	1199.92	1348.84	1797.75	842.50	1085.03	1257.36	1412.67	1884.98
87	857.39	1102.05	1272.25	1431.82	1910.51	895.68	1153.11	1329.70	1495.64	1997.73
88	912.70	1170.13	1355.23	1521.17	2031.77	951.00	1221.19	1412.67	1585.00	2119.00
89	972.27	1246.72	1440.33	1619.04	2163.68	1010.57	1297.78	1497.77	1682.86	2250.91
90	1038.23	1329.70	1538.19	1725.41	2308.35	1076.52	1380.76	1595.63	1789.24	2395.58
91	1108.43	1419.05	1640.31	1840.30	2461.53	1146.73	1470.11	1697.76	1904.12	2548.76
92	1185.02	1514.79	1748.82	1961.57	2623.22	1223.32	1565.85	1806.26	2025.39	2710.45
93	1263.74	1616.91	1865.83	2093.47	2799.81	1302.04	1667.97	1923.27	2157.30	2887.03
94	1353.10	1727.54	1993.48	2233.89	2989.16	1391.39	1778.60	2050.92	2297.71	3076.38
95	1446.71	1848.81	2131.77	2387.07	3199.78	1485.00	1899.87	2189.21	2450.89	3287.01

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

Appendix B1

Union Security Insurance Company

6063-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	57.59	61.85	70.38	76.73	115.63	188.14	214.26	249.54	269.32	553.68	615.43	767.55	842.15	941.99	1406.12
30	64.05	65.07	74.68	81.04	143.08	197.01	223.97	252.79	273.17	573.40	624.23	776.18	854.21	953.92	1406.12
31	67.64	66.68	77.33	83.70	145.14	210.78	237.87	265.95	287.42	604.15	627.62	778.18	856.23	957.24	1406.12
32	71.09	69.42	81.29	87.02	154.07	211.52	237.87	279.25	300.92	613.80	629.66	781.51	859.59	959.24	1406.12
33	73.11	72.57	86.29	92.21	158.20	221.10	252.56	291.80	314.60	634.92	631.02	783.51	861.60	962.56	1406.12
34	76.43	77.52	91.75	98.31	165.74	221.87	265.78	302.29	327.54	661.12	633.06	784.66	863.67	964.56	1406.12
35	79.68	81.08	98.84	106.37	172.76	229.62	276.31	302.29	340.72	662.84	636.46	784.66	863.67	964.69	1406.12
36	82.89	87.85	104.27	113.30	179.80	244.40	282.86	303.29	349.06	686.77	637.31	784.66	863.67	964.69	1406.12
37	86.08	93.05	110.88	121.98	202.36	251.46	297.56	322.65	356.06	706.19	637.31	784.66	863.67	964.69	1406.12
38	91.14	96.24	119.27	129.14	202.36	251.46	304.82	329.29	363.34	729.54	637.31	784.66	863.67	964.69	1406.12
39	94.28	101.27	124.36	137.46	203.44	258.17	311.22	335.13	383.00	762.76	637.31	784.66	863.67	964.69	1406.12
40	92.91	108.54	124.52	139.52	205.73	257.39	321.35	337.29	390.23	779.95	636.55	797.35	860.65	962.04	1487.05
41	98.90	114.90	132.91	146.13	215.92	266.01	330.71	348.43	402.76	813.82	645.62	806.93	875.86	978.95	1487.05
42	98.90	120.17	140.63	154.05	242.03	270.30	339.03	359.59	427.74	850.02	654.77	814.55	891.21	994.69	1487.05
43	104.69	126.19	142.09	158.57	245.08	278.91	348.16	382.83	439.42	887.08	663.99	824.25	906.70	1009.90	1487.05
44	111.82	127.57	150.19	168.04	249.95	296.18	365.88	403.11	460.95	930.91	667.65	828.29	921.98	1027.25	1487.05
45	118.98	129.55	150.68	171.70	267.39	313.11	363.35	415.32	484.07	960.31	681.56	821.63	919.13	1042.61	1578.09
46	120.52	130.92	160.21	176.72	270.20	314.54	384.49	439.12	496.90	1024.03	690.99	831.30	934.72	1049.61	1578.09
47	128.23	138.34	161.85	178.77	274.64	326.77	392.97	452.40	523.06	1069.79	700.50	840.26	953.83	1049.61	1578.09
48	134.75	143.15	169.54	189.16	301.73	335.38	401.39	476.42	549.35	1130.43	706.32	840.26	954.94	1049.61	1578.09
49	140.87	149.75	178.51	195.07	321.04	355.60	421.73	488.82	562.44	1163.34	706.32	840.26	954.94	1049.61	1578.09
50	146.56	151.04	179.73	193.24	324.79	358.55	429.58	513.14	583.79	1184.00	706.74	840.85	962.99	1038.89	1760.18
51	150.25	153.62	189.28	206.31	347.58	370.59	431.25	533.82	596.34	1223.82	700.58	826.71	940.92	1037.68	1800.64
52	156.45	163.42	192.40	209.17	378.19	385.15	460.46	533.84	609.62	1260.79	707.39	828.15	928.20	1024.74	1841.11
53	160.33	172.17	202.16	225.05	432.32	408.72	474.47	554.59	626.20	1304.01	697.80	827.70	927.73	1012.66	1881.57
54	166.30	184.28	215.92	232.81	466.67	410.49	483.68	574.78	644.27	1340.15	680.89	819.75	927.28	1008.35	1932.15
55	172.14	188.64	226.13	246.55	500.04	436.31	506.85	596.22	655.64	1380.63	680.62	812.23	916.07	990.73	1972.62
56	185.81	204.83	236.34	262.43	546.27	452.37	524.63	598.72	680.52	1426.83	687.84	815.74	909.02	993.79	2056.96
57	192.73	211.51	254.73	271.44	565.22	457.21	539.30	621.83	685.98	1446.63	683.56	805.62	912.21	981.25	2051.42
58	197.83	224.27	272.19	294.19	577.45	456.07	544.16	640.06	716.38	1476.70	682.93	812.23	915.08	996.08	2059.99
59	206.23	236.67	286.82	303.66	617.65	481.19	570.57	640.98	710.55	1486.25	692.11	815.20	914.74	992.83	2054.68
60	211.94	250.58	303.17	325.61	642.84	484.78	581.31	659.07	734.28	1518.35	691.07	817.87	919.85	995.12	2066.15
61	223.91	270.50	323.90	348.63	691.99	485.35	605.19	683.10	755.18	1567.75	685.30	847.79	942.49	1014.88	2072.43
62	240.10	287.73	339.60	370.96	771.17	497.16	638.90	714.86	767.82	1591.00	696.55	877.41	969.97	1026.05	2081.45
63	264.61	314.04	366.59	400.41	804.20	517.54	657.84	729.30	801.98	1571.86	703.00	901.82	997.31	1042.49	2079.09
64	280.54	334.13	383.68	430.34	905.28	521.70	671.80	768.68	815.05	1588.49	707.41	923.19	1019.84	1056.76	2092.72
65	303.41	359.39	406.54	459.65	946.74	548.76	706.52	786.93	844.52	1584.28	709.77	954.58	1041.63	1071.13	2092.36
66	333.75	393.53	444.75	507.21	991.25	596.18	781.66	859.07	916.34	1725.87	765.11	1009.75	1104.57	1161.75	2212.58
67	369.10	436.17	492.62	551.02	1047.71	648.25	849.90	949.34	999.68	1883.68	812.66	1059.38	1182.43	1251.61	2342.89
68	407.31	480.18	537.01	604.05	1115.76	722.20	939.10	1027.35	1126.13	2042.55	861.27	1112.12	1244.10	1347.15	2499.17
69	444.90	524.88	596.34	659.93	1140.88	774.66	1022.44	1139.76	1239.41	2209.99	925.00	1163.98	1327.13	1450.34	2622.34
70	479.53	572.81	653.90	726.04	1186.91	836.20	1128.60	1222.56	1381.74	2397.82	980.12	1227.64	1398.66	1564.17	2709.58
71	522.92	624.07	694.49	802.44	1226.76	881.45	1168.15	1325.80	1522.50	2440.19	1005.34	1289.53	1496.95	1685.42	2726.42
72	583.61	680.64	759.44	888.78	1294.40	915.99	1204.46	1389.12	1582.16	2480.92	1034.63	1324.77	1559.45	1775.19	2750.90
73	638.47	750.95	833.06	989.83	1362.42	948.65	1246.59	1438.73	1638.26	2518.86	1061.77	1361.72	1603.26	1823.79	2767.96
74	719.62	831.55	918.32	1115.98	1442.69	977.79	1280.62	1487.66	1687.73	2543.55	1085.10	1394.07	1642.55	1865.22	2792.00
75	744.00	930.15	1013.52	1241.97	1540.41	998.91	1311.35	1529.49	1739.94	2563.58	1100.17	1416.85	1677.70	1905.94	2817.39
76	772.79	984.29	1152.40	1298.82	1777.69	1022.25	1338.88	1569.98	1789.61	2582.48	1114.54	1439.82	1705.55	1944.17	2834.81
77	818.90	1047.08	1229.62	1386.81	1884.13	1067.36	1399.19	1647.94	1883.73	2653.49	1153.22	1495.83	1774.71	2028.24	2880.45
78	872.44	1119.99	1321.88	1492.52	2010.55	1122.40	1470.04	1747.29	1997.24	2746.87	1200.84	1564.63	1867.46	2134.24	2920.65
79	918.58	1179.41	1394.88	1578.60	2108.22	1165.80	1524.22	1819.01	2084.38	2776.72	1236.91	1614.89	1932.42	2213.66	2935.92
80	946.74	1219.06	1444.58	1633.93	2165.81	1187.15	1553.08	1861.57	2131.77	2791.30	1255.23	1640.31	1965.82	2250.91	2948.73
81	1027.59	1325.44	1567.98	1774.35	2353.03	1276.51	1670.10	1997.73	2289.20	2997.67	1342.46	1759.45	2104.11	2410.47	3157.23
82	1108.43	1427.56	1689.25	1912.63	2533.87	1361.61	1778.60	2129.64	2438.13	3193.40	1431.82	1872.21	2238.14	2563.65	3357.22
83	1189.28	1531.81	1812.64	2050.92	2718.96	1448.84	1889.23	2259.42	2587.06	3391.26	1519.04	1982.84	2372.18	2714.71	3559.33
84	1276.51	1642.44	1944.55	2199.85	2916.82	1538.19	2006.24	2397.71	2742.36	3597.62	1610.53	2101.98	2512.59	2872.14	3767.83
85	1374.37	1767.96	2093.47	2367.92	3140.21	1638.18	2133.90	2550.89	2914.69	3827.40	1712.65	2231.76	2667.90	3048.73	4001.85
86	1480.75	1906.25	2255.16	2553.02	3384.87	1744.56	2272.18	2712.58	3099.79	4072.06	1819.02	2370.05	2829.59	3233.82	4246.52
87	1593.51	2050.92	2429.62	2746.62	3642.30	1857.32	2416.85	2887.03	3293.39	4329.49	1931.78	2514.72	3004.05	3427.42	4503.94
88	1714.78	2208.36	2614.71	2957.24	3921.01	1978.59	2574.29	3072.13	3504.01	4608.19	2053.05	2672.16	3189.14	3638.05	4782.65
89	1846.68	2378.56	2814.70	3184.89	4223.11	2110.49	2744.49	3272.11	3731.66	4910.30	2184.96	2842.36	3389.13	3865.69	5084.76
90	1991.35	2563.65	3035.96	3433.81	4552.88	2255.16	2929.59	3493.38	3980.58	5240.06	2329.63	3027.45	3610.39	4114.61	5414.52
91	2146.66	2763.64	3272.11	3701.87	4906.04	2410.47	3129.57	3729.53	4248.64	5593.23	2484.93	3227.44	3846.54	4382.68	5767.69
92	2310.48	2974.26	3521.03	3982.70	5282.61	2574.29	3340.20	3978.45	4529.47	5969.80	2648.75	3438.06	4095.46	4663.51	6144.26
93	2487.06	3201.91	3789.10	4286.94	5684.71	2750.87	3567.84	4246.52	4833.71	6371.90	2825.34	3665.70	4363.53	4967.74	6546.36
94	2678.54	3448.70	4082.70	4616.70	6122.98	2942.35	3814.63	4540.11	5163.47	6810.17	3016.81	3912.50	4657.13	5297.51	6984.62
95	2887.03	3718.89	4401.82	4978.38	6601.67	3150.85	4084.82	4859.24	5525.15	7288.86	3225.31	4182.69	4976.25	5659.18	7463.31

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

Appendix B1

Union Security Insurance Company

6063-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	50.16	55.34	62.38	68.90	103.36	164.12	192.47	220.60	241.33	494.55	547.05	689.82	750.62	842.35	1254.38
30	55.79	58.22	66.20	72.77	127.90	171.86	201.19	223.49	244.79	512.16	554.87	697.58	761.36	853.03	1254.38
31	58.91	59.67	68.55	75.16	129.75	183.87	213.68	235.11	257.56	539.63	557.89	699.38	763.16	856.00	1254.38
32	61.92	62.12	72.05	78.14	137.73	184.51	213.68	246.88	269.66	548.25	559.70	702.37	766.15	857.78	1254.38
33	63.68	64.93	76.48	82.80	141.42	192.87	226.87	257.97	281.91	567.11	560.91	704.17	767.95	860.75	1254.38
34	66.56	69.36	81.33	88.28	148.16	193.55	238.75	267.24	293.51	590.51	562.72	705.20	769.80	862.54	1254.38
35	69.40	72.54	87.61	95.52	154.44	200.31	248.21	267.24	305.32	592.05	565.74	705.20	769.80	862.66	1254.38
36	72.20	78.60	92.42	101.74	160.73	213.20	254.09	268.13	312.80	613.43	566.49	705.20	769.80	862.66	1254.38
37	74.97	83.26	98.28	109.53	180.89	219.36	267.30	285.24	319.07	630.77	566.49	705.20	769.80	862.66	1254.38
38	79.38	86.11	105.71	115.96	180.89	219.36	273.82	291.11	325.59	651.63	566.49	705.20	769.80	862.66	1254.38
39	82.12	90.61	110.23	123.44	181.86	225.21	279.57	296.28	343.21	681.30	566.49	705.20	769.80	862.66	1254.38
40	84.20	95.30	111.27	126.10	185.16	231.12	285.64	300.33	352.16	701.24	569.04	703.55	772.82	865.84	1335.31
41	89.63	100.89	118.77	132.08	194.32	238.87	293.96	310.24	363.46	731.69	577.15	712.00	786.49	881.06	1335.31
42	89.63	105.52	125.67	139.24	217.83	242.71	301.36	320.18	386.01	764.24	585.32	718.72	800.27	895.22	1335.31
43	94.88	110.80	126.98	143.33	220.57	250.45	309.48	340.87	396.55	797.56	593.57	727.28	814.18	908.91	1335.31
44	101.34	112.02	134.22	151.88	224.96	265.96	325.23	358.93	415.98	836.96	596.84	730.85	827.90	924.52	1335.31
45	108.48	114.48	132.60	150.24	238.49	283.01	324.81	367.40	423.56	860.10	613.40	729.31	813.08	918.91	1406.12
46	109.89	115.69	140.99	154.63	240.99	284.30	343.71	388.45	434.79	917.17	621.89	737.90	826.87	925.08	1406.12
47	116.92	122.25	142.43	156.42	244.95	295.35	351.30	400.20	457.68	958.16	630.45	745.85	843.78	925.08	1406.12
48	122.86	126.51	149.19	165.52	269.11	303.13	358.82	421.44	480.68	1012.48	635.69	745.85	844.75	925.08	1406.12
49	128.44	132.34	157.09	170.69	286.34	321.41	377.00	432.41	492.13	1041.95	635.69	745.85	844.75	925.08	1406.12
50	131.13	132.16	160.13	171.42	289.57	321.46	377.34	453.48	517.59	1055.50	634.25	739.95	855.06	919.93	1567.98
51	134.84	137.95	169.36	183.75	307.16	333.53	385.85	473.84	530.74	1077.70	621.76	744.86	845.23	921.52	1598.32
52	137.37	147.39	172.83	186.98	335.69	341.66	413.83	475.82	544.51	1123.75	629.75	740.56	828.48	912.54	1638.79
53	141.24	152.68	178.97	201.89	385.33	364.02	421.75	490.37	555.98	1158.10	614.73	734.87	822.99	904.16	1679.25
54	150.83	164.18	191.93	206.57	412.63	366.95	431.85	510.27	568.82	1185.17	608.80	729.50	825.06	896.31	1709.60
55	153.02	168.43	201.77	219.53	443.91	391.40	453.81	531.29	580.87	1226.22	603.27	724.42	810.37	882.16	1750.06
56	162.58	180.94	212.36	232.15	483.24	402.11	461.91	536.59	601.78	1266.31	605.59	724.32	814.76	877.64	1825.05
57	170.05	188.37	227.19	242.00	504.11	403.77	483.71	550.92	610.95	1293.46	605.24	719.78	810.15	877.64	1830.94
58	176.24	198.27	241.57	261.50	514.89	406.02	481.37	566.61	638.51	1315.31	602.58	724.08	812.06	885.40	1833.12
59	181.76	211.08	253.47	272.03	550.62	426.51	508.88	571.95	638.04	1319.43	608.80	725.95	811.83	883.12	1832.09
60	188.39	225.20	270.21	290.84	572.97	428.05	517.80	587.95	655.28	1351.26	612.26	733.26	817.04	886.27	1839.27
61	200.51	241.86	287.91	310.94	617.18	431.96	539.00	605.68	670.78	1399.78	616.77	754.81	838.34	905.97	1850.65
62	213.42	256.11	304.02	330.09	683.32	441.40	568.95	638.91	682.98	1412.01	615.55	781.69	868.93	913.09	1850.98
63	233.68	278.43	327.31	355.92	718.04	454.53	585.75	652.53	715.17	1400.61	620.90	803.91	890.28	930.16	1855.60
64	250.12	298.79	339.29	382.52	805.25	466.56	599.06	680.95	724.92	1415.83	629.89	824.45	908.07	937.45	1857.37
65	272.72	318.04	359.99	409.27	840.48	494.30	627.09	699.50	750.27	1408.25	636.51	849.58	930.34	949.87	1854.60
66	295.90	351.60	394.64	449.79	883.71	529.00	695.76	762.73	814.11	1541.92	678.06	901.23	981.35	1030.85	1971.32
67	330.06	389.55	437.88	490.15	933.33	579.57	761.83	845.25	891.61	1674.39	725.43	946.88	1049.57	1111.17	2085.17
68	360.45	426.45	478.78	536.22	994.77	638.01	831.26	914.13	1001.01	1820.53	765.06	988.04	1108.78	1197.00	2224.09
69	394.67	464.70	531.17	589.10	1015.97	691.04	905.33	1015.97	1104.43	1966.89	820.19	1034.65	1180.63	1292.43	2332.23
70	427.41	507.35	583.38	646.78	1055.03	745.68	1002.20	1089.95	1229.13	2132.00	869.75	1089.80	1248.81	1392.19	2413.89
71	465.57	554.38	618.67	715.35	1091.24	783.51	1038.36	1180.29	1355.60	2167.96	894.55	1146.70	1335.55	1498.15	2423.48
72	516.91	606.73	677.02	790.71	1153.92	813.79	1072.78	1237.72	1408.04	2210.77	916.72	1177.15	1389.12	1578.37	2448.70
73	567.16	666.85	741.45	880.86	1212.43	843.63	1107.29	1281.20	1456.23	2241.26	942.23	1211.19	1428.23	1624.26	2465.78
74	638.95	740.14	817.83	995.01	1284.67	871.29	1139.42	1323.08	1503.79	2263.79	965.25	1239.17	1465.07	1661.91	2485.02
75	663.97	828.10	902.12	1105.62	1369.86	892.20	1166.98	1360.54	1547.28	2282.05	981.23	1262.72	1490.96	1695.48	2505.46
76	688.73	875.83	1027.67	1155.11	1582.64	911.08	1190.72	1399.15	1591.67	2297.19	992.21	1282.55	1521.17	1729.96	2522.50
77	727.63	930.45	1095.25	1234.69	1677.09	948.20	1243.16	1467.94	1675.83	2362.58	1023.67	1328.50	1582.03	1805.13	2565.27
78	776.30	997.42	1175.27	1329.09	1788.78	997.42	1310.47	1552.61	1778.53	2444.46	1068.49	1391.58	1660.76	1898.70	2597.25
79	816.52	1050.13	1242.92	1403.95	1875.24	1036.52	1358.15	1621.69	1855.30	2469.99	1100.74	1437.97	1721.49	1968.71	2612.00
80	842.50	1085.03	1285.02	1453.09	1927.53	1057.37	1380.76	1655.20	1895.61	2482.81	1116.94	1459.47	1748.82	2004.12	2623.22
81	914.83	1178.64	1395.65	1580.74	2093.47	1136.09	1485.00	1778.60	2038.16	2667.90	1195.66	1563.72	1874.34	2146.66	2810.44
82	985.04	1270.13	1504.15	1702.01	2255.16	1210.55	1582.87	1895.61	2170.06	2842.36	1272.25	1665.84	1993.48	2282.82	2989.16
83	1057.37	1361.61	1612.65	1825.41	2418.98	1287.15	1680.74	2010.50	2301.97	3016.81	1350.97	1763.71	2110.49	2414.73	3165.74
84	1136.09	1461.60	1729.67	1957.31	2595.57	1370.12	1784.98	2133.90	2440.26	3201.91	1433.94	1870.08	2233.89	2555.14	3352.96
85	1223.32	1574.36	1863.70	2108.37	2793.42	1459.47	1899.87	2272.18	2595.57	3404.02	1523.30	1987.10	2374.30	2712.58	3559.33
86	1316.93	1695.63	2008.37	2272.18	3012.56	1553.08	2021.14	2416.85	2759.38	3623.15	1616.91	2108.37	2518.98	2876.40	3778.46
87	1419.05	1825.41	2161.55	2444.51	3242.33	1655.20	2150.92	2570.04	2931.71	3852.93	1719.03	2238.14	2672.16	3048.73	4008.23
88	1525.43	1965.82	2325.37	2631.73	3489.12	1761.58	2291.33	2733.85	3118.93	4099.72	1825.41	2378.56	2835.97	3235.95	4255.03
89	1644.57	2116.88	2506.21	2833.85	3757.19	1880.72	2442.38	2914.69	3321.05	4367.78	1944.55	2529.61	3016.81	3438.06	4523.09
90	1772.22	2282.82	2701.94	3055.11	4052.91	2008.37	2608.33	3110.42	3542.31	4663.51	2072.20	2695.56	3212.54	3659.32	4818.82
91	1910.51	2459.40	2912.56	3293.39	4367.78	2146.66	2784.91	3321.05	3780.59	4978.38	2210.49	2872.14	3423.17	3897.60	5133.69
92	2057.30	2648.75	3133.83	3546.56	4701.80	2293.46	2974.26	3542.31	4033.76	5312.40	2357.28	3061.49	3644.43	4150.78	5467.71
93	2212.61	2850.87	3372.11	3816.76	5059.23	2448.77	3176.38	3780.59	4303.96	5669.82	2512.59	3263.60	3882.71	4420.97	5825.13
94	2382.81	3070.00	3633.79	4110.35	5448.56	2618.97	3395.51	4042.27	4597.56	6059.16	2682.79	3482.74	4144.39	4714.57	6214.46
95	2570.04	3308.28	3916.75	4431.61	5876.19	2806.19	3633.79	4325.23	4918.81	6486.79	2870.01	3721.02	4427.35	5035.82	6642.09

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

Appendix B1

Union Security Insurance Company

6063-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	46.45	50.46	57.58	62.64	94.60	152.11	174.31	202.52	220.35	451.54	498.20	621.81	686.54	769.89	1143.11
30	51.65	53.09	61.10	66.16	117.06	159.29	182.21	205.17	223.50	467.62	505.33	628.81	696.37	779.65	1143.11
31	54.55	54.40	63.27	68.32	118.75	170.41	193.52	215.84	235.16	492.70	508.07	630.42	698.01	782.36	1143.11
32	57.33	56.63	66.51	71.04	126.06	171.01	193.52	226.64	246.21	500.57	509.72	633.12	700.75	783.99	1143.11
33	58.96	59.20	70.60	75.28	129.44	178.76	205.47	236.82	257.40	517.80	510.82	634.74	702.39	786.71	1143.11
34	61.63	63.24	75.07	80.26	135.61	179.39	216.23	245.33	267.99	539.16	512.48	635.67	704.08	788.34	1143.11
35	64.26	66.14	80.87	86.83	141.35	185.65	224.79	245.33	278.77	540.57	515.23	635.67	704.08	788.45	1143.11
36	66.85	71.66	85.32	92.49	147.11	197.60	230.12	246.15	285.60	560.09	515.91	635.67	704.08	788.45	1143.11
37	69.42	75.91	90.72	99.57	165.56	203.31	242.08	261.86	291.32	575.92	515.91	635.67	704.08	788.45	1143.11
38	73.50	78.51	97.58	105.42	165.56	203.31	247.99	267.25	297.27	594.96	515.91	635.67	704.08	788.45	1143.11
39	76.03	82.62	101.75	112.22	166.45	208.74	253.20	271.99	313.37	622.05	515.91	635.67	704.08	788.45	1143.11
40	75.49	87.36	100.67	112.69	167.52	210.11	260.14	272.60	314.09	636.84	520.81	647.26	702.57	778.38	1203.80
41	80.35	92.48	107.46	118.03	175.82	217.15	267.71	281.60	324.17	664.50	528.24	655.04	714.99	792.06	1203.80
42	80.35	96.72	113.70	124.43	197.09	220.65	274.45	290.63	344.28	694.06	535.72	661.22	727.52	804.80	1203.80
43	85.06	101.57	114.88	128.08	199.56	227.68	281.85	309.41	353.68	724.31	543.26	669.10	740.16	817.10	1203.80
44	90.85	102.68	121.43	135.72	203.53	241.78	296.19	325.80	371.01	760.10	546.26	672.38	752.64	831.14	1203.80
45	97.98	105.45	120.54	137.97	216.81	258.92	297.29	330.13	390.55	784.95	554.98	673.92	742.38	839.39	1274.61
46	99.25	106.56	128.17	142.01	219.08	260.10	314.59	349.04	400.91	837.03	562.66	681.86	754.96	845.02	1274.61
47	105.61	112.60	129.48	143.65	222.68	270.21	321.52	359.60	422.01	874.44	570.40	689.20	770.40	845.02	1274.61
48	110.97	116.52	135.63	152.00	244.65	277.34	328.41	378.69	443.23	924.01	575.15	689.20	771.29	845.02	1274.61
49	116.01	121.89	142.81	156.76	260.31	294.05	345.05	388.55	453.78	950.90	575.15	689.20	771.29	845.02	1274.61
50	119.56	122.72	147.05	155.84	262.18	290.55	348.31	417.67	469.44	954.54	579.89	681.09	780.35	840.63	1426.35
51	123.28	125.41	152.75	167.63	278.87	302.65	351.81	431.86	483.03	977.23	569.22	671.19	765.49	836.34	1456.70
52	125.92	131.37	156.53	171.14	305.95	310.60	367.21	429.40	497.16	1023.25	569.36	668.89	751.77	830.26	1497.16
53	129.79	139.68	162.39	182.03	347.73	332.09	386.61	443.67	503.30	1048.68	564.89	665.25	748.17	817.36	1517.40
54	135.36	147.43	174.79	186.90	378.24	329.63	391.55	463.35	516.58	1084.88	552.73	661.81	752.04	812.28	1557.86
55	137.72	154.96	184.38	199.26	403.09	352.90	412.55	484.06	529.11	1108.14	541.40	658.56	739.90	807.52	1588.21
56	150.97	163.87	191.81	211.96	441.22	370.69	421.99	485.76	551.17	1159.30	553.26	661.03	740.69	800.20	1663.72
57	154.94	171.85	206.54	219.11	458.28	368.14	439.23	501.83	557.36	1174.32	548.28	653.74	739.98	792.31	1658.39
58	158.26	182.02	221.16	238.62	466.77	367.08	444.74	519.40	581.41	1194.27	549.02	661.11	745.40	809.68	1660.69
59	167.78	191.89	233.46	246.73	497.95	388.24	462.62	522.65	580.04	1198.10	557.53	660.49	743.23	806.33	1660.87
60	171.57	203.00	247.15	265.55	521.73	391.95	468.95	535.79	594.86	1235.02	557.71	659.93	746.70	808.53	1677.22
61	183.80	219.58	261.74	282.67	561.07	397.99	491.72	551.04	613.03	1273.80	559.66	683.70	765.44	821.81	1682.41
62	193.41	233.98	274.91	301.80	624.75	399.58	517.65	576.36	623.59	1292.69	561.56	712.56	788.10	833.08	1685.33
63	213.06	255.76	297.85	324.14	651.02	414.03	536.18	592.82	649.03	1272.17	569.59	731.77	807.58	844.78	1686.29
64	226.46	269.87	310.75	347.46	730.22	424.14	543.43	622.47	658.31	1283.46	571.74	745.46	828.91	852.23	1691.99
65	245.45	289.42	328.96	371.49	768.02	448.22	568.56	635.91	682.40	1285.56	576.98	773.21	845.77	864.99	1694.10
66	268.38	319.34	360.18	408.32	804.22	482.82	631.34	694.48	738.38	1401.25	618.50	816.30	893.34	936.76	1794.78
67	298.12	352.93	399.25	445.30	850.98	523.76	691.37	770.30	810.55	1525.67	656.56	857.82	956.57	1012.03	1897.74
68	328.01	386.16	433.49	487.77	905.15	580.42	754.88	830.27	912.21	1654.02	696.35	896.13	1004.01	1092.74	2025.09
69	358.79	424.58	482.28	534.38	924.36	625.01	824.25	922.06	1002.17	1790.09	747.29	940.99	1072.91	1171.91	2121.76
70	389.19	464.80	528.89	589.71	961.94	681.03	916.42	986.34	1121.89	1942.13	794.69	995.03	1132.25	1269.35	2198.84
71	425.08	503.69	564.08	650.04	994.96	718.22	942.06	1075.19	1233.47	1974.92	816.58	1040.60	1214.50	1362.68	2208.50
72	470.23	551.29	615.21	720.22	1050.23	738.09	975.96	1127.95	1279.35	2012.65	836.84	1071.17	1264.21	1438.32	2230.94
73	518.55	606.77	675.61	802.16	1103.06	770.12	1007.27	1169.19	1326.71	2037.14	861.37	1102.68	1302.21	1477.24	2240.15
74	580.86	672.32	742.47	904.28	1170.54	790.62	1037.63	1203.68	1368.26	2061.34	877.80	1126.23	1329.53	1513.47	2262.10
75	604.68	755.20	820.60	1007.80	1246.08	812.17	1064.72	1239.01	1410.93	2073.38	892.03	1150.08	1357.57	1544.31	2279.80
76	626.36	797.19	935.48	1052.07	1440.54	829.73	1083.72	1274.42	1450.67	2092.14	902.50	1165.96	1382.88	1575.40	2297.28
77	661.71	846.79	996.37	1123.14	1526.98	862.00	1130.61	1336.10	1526.25	2150.52	932.23	1209.34	1440.05	1642.87	2335.05
78	706.61	908.49	1069.52	1208.92	1627.94	908.49	1191.99	1413.21	1617.50	2225.22	972.23	1266.60	1509.35	1728.06	2364.10
79	743.94	957.14	1129.51	1276.94	1706.22	943.53	1237.58	1474.26	1687.46	2246.28	1003.15	1308.69	1564.99	1789.53	2375.38
80	768.03	987.17	1170.13	1323.31	1753.07	963.76	1257.36	1506.28	1725.41	2259.42	1016.95	1329.70	1593.51	1823.28	2387.07
81	833.99	1072.27	1270.13	1438.20	1906.25	1033.97	1350.97	1619.04	1855.19	2427.49	1089.29	1423.31	1704.14	1953.06	2559.40
82	897.81	1155.24	1367.99	1548.83	2053.05	1104.18	1440.33	1725.41	1974.33	2587.06	1159.49	1514.79	1812.64	2076.45	2721.09
83	961.64	1240.34	1467.98	1661.59	2201.98	1170.13	1529.68	1829.66	2095.60	2746.62	1227.57	1606.27	1921.14	2199.85	2882.78
84	1033.97	1329.70	1574.36	1780.73	2361.54	1246.72	1623.29	1942.42	2219.00	2912.56	1304.17	1702.01	2033.90	2325.37	3050.85
85	1112.69	1431.82	1695.63	1916.89	2542.38	1327.57	1729.67	2065.81	2359.41	3099.79	1387.14	1808.39	2159.43	2467.91	3240.20
86	1199.92	1544.57	1827.53	2067.94	2740.24	1414.80	1842.43	2197.72	2510.47	3297.64	1474.37	1921.14	2291.33	2618.97	3438.06
87	1291.40	1661.59	1967.95	2225.38	2950.86	1506.28	1959.44	2338.14	2667.90	3508.27	1565.85	2038.16	2431.75	2776.40	3648.68
88	1389.27	1789.24	2116.88	2395.58	3176.38	1604.14	2087.09	2487.06	2838.10	3733.78	1663.71	2165.81	2580.67	2946.61	3874.20
89	1495.64	1925.40	2280.69	2578.55	3418.91	1710.52	2223.25	2650.88	3021.07	3976.32	1770.09	2301.97	2744.49	3129.57	4116.74
90	1612.65	2076.45	2457.28	2780.66	3686.98	1827.53	2374.30	2827.46	3223.18	4244.39	1887.10	2453.02	2921.08	3331.68	4384.80
91	1738.18	2238.14	2648.75	2997.67	3974.19	1953.06	2536.00	3018.94	3440.19	4531.60	2012.63	2614.71	3112.55	3548.69	4672.02
92	1872.21	2410.47	2852.99	3227.44	4278.43	2087.09	2708.32	3223.18	3669.96	4835.84	2146.66	2787.04	3316.79	3778.46	4976.25
93	2014.75	2593.44	3070.00	3472.10	4603.94	2229.63	2891.29	3440.19	3914.62	5161.35	2289.20	2970.01	3533.80	4023.13	5301.76
94	2170.06	2793.42	3306.15	3740.17	4959.23	2384.94	3091.28	3676.34	4182.69	5516.64	2444.51	3169.99	3769.95	4291.19	5657.06
95	2338.14	3012.56	3563.58	4031.64	5346.44	2553.02	3310.41	3933.77	4474.16	5903.85	2612.59	3389.13	4027.38	4582.66	6044.26

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

Appendix B1

Union Security Insurance Company

6063-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	40.87	45.57	52.78	57.94	85.84	136.10	159.78	184.44	202.86	408.54	449.36	573.23	631.62	706.49	1041.95
30	45.46	47.95	56.01	61.20	106.22	142.52	167.03	186.85	205.76	423.09	455.79	579.68	640.66	715.44	1041.95
31	48.00	49.14	58.00	63.20	107.76	152.48	177.39	196.57	216.50	445.78	458.26	581.17	642.17	717.93	1041.95
32	50.45	51.15	60.96	65.71	114.39	153.01	177.39	206.40	226.67	452.90	459.75	583.66	644.69	719.43	1041.95
33	51.89	53.48	64.72	69.63	117.45	159.94	188.35	215.68	236.97	468.48	460.74	585.15	646.20	721.92	1041.95
34	54.24	57.12	68.81	74.24	123.05	160.50	198.21	223.43	246.72	487.82	462.23	586.01	647.76	723.42	1041.95
35	56.55	59.74	74.13	80.32	128.26	166.11	206.06	223.43	256.65	489.09	464.72	586.01	647.76	723.52	1041.95
36	58.83	64.73	78.21	85.56	133.48	176.80	210.95	224.17	262.93	506.74	465.33	586.01	647.76	723.52	1041.95
37	61.09	68.56	83.16	92.11	150.23	181.91	221.91	238.48	268.20	521.07	465.33	586.01	647.76	723.52	1041.95
38	64.68	70.91	89.45	97.51	150.23	181.91	227.32	243.39	273.68	538.30	465.33	586.01	647.76	723.52	1041.95
39	66.91	74.62	93.27	103.80	151.04	186.76	232.10	247.71	288.50	562.81	465.33	586.01	647.76	723.52	1041.95
40	69.68	79.42	92.73	104.64	152.83	194.35	239.73	249.50	290.29	579.60	472.59	590.98	641.09	725.90	1112.76
41	74.17	84.08	98.98	109.60	160.39	200.87	246.72	257.74	299.61	604.77	479.33	598.08	652.43	738.67	1112.76
42	74.17	87.93	104.72	115.54	179.80	204.10	252.93	266.00	318.20	631.67	486.12	603.72	663.86	750.54	1112.76
43	78.52	92.33	105.81	118.93	182.06	210.61	259.74	283.19	326.89	659.21	492.96	610.92	675.40	762.01	1112.76
44	83.86	93.35	111.85	126.03	185.68	223.65	272.96	298.19	342.90	691.77	495.68	613.91	686.78	775.10	1112.76
45	87.48	96.41	111.50	125.71	198.74	228.81	269.76	308.83	357.55	718.14	506.30	618.53	689.35	768.71	1173.45
46	88.62	97.43	118.56	129.39	200.82	229.86	285.46	326.52	367.03	765.80	513.31	625.81	701.04	773.86	1173.45
47	94.29	102.95	119.77	130.88	204.12	238.79	291.75	336.40	386.35	800.02	520.37	632.55	715.38	773.86	1173.45
48	99.08	106.53	125.46	138.49	224.26	245.09	298.00	354.26	405.77	845.37	524.70	632.55	716.20	773.86	1173.45
49	103.58	111.44	132.10	142.82	238.61	259.86	313.10	363.48	415.44	869.97	524.70	632.55	716.20	773.86	1173.45
50	107.99	113.28	133.98	143.37	242.61	265.82	319.29	381.87	433.33	881.12	525.52	630.64	713.94	769.25	1315.08
51	111.72	116.00	142.79	154.73	258.66	271.76	323.44	401.87	447.25	904.17	516.68	622.08	709.68	774.39	1345.43
52	114.48	121.76	143.49	155.29	280.45	285.75	343.89	394.58	455.73	941.02	517.60	621.11	690.40	762.95	1375.77
53	118.34	126.69	149.14	168.79	319.54	300.16	351.46	408.64	468.19	966.61	515.05	611.10	688.32	759.49	1406.12
54	123.76	137.37	161.08	173.78	343.86	304.76	362.76	428.16	481.75	993.72	504.66	616.69	693.63	749.26	1426.35
55	126.24	141.48	166.98	182.38	372.48	320.82	377.19	442.74	488.85	1026.39	494.99	607.34	676.48	739.66	1466.82
56	135.48	153.63	178.11	195.14	404.45	333.00	393.47	451.87	506.17	1061.20	500.92	611.81	686.82	742.12	1532.64
57	139.82	158.63	189.33	202.76	422.64	332.52	405.87	458.19	514.48	1080.72	498.43	607.52	676.19	737.46	1533.77
58	143.87	165.76	200.74	219.01	428.28	333.71	402.89	472.18	534.69	1097.44	495.46	604.45	678.74	745.60	1533.65
59	150.31	175.90	213.45	227.75	459.65	349.96	426.64	478.27	531.70	1107.11	506.26	606.94	686.06	740.51	1532.45
60	154.75	187.14	227.37	243.42	479.80	350.69	434.76	493.12	548.39	1133.31	503.15	609.17	687.18	741.15	1539.48
61	167.09	203.67	242.11	260.68	514.32	359.16	453.89	510.05	564.17	1168.82	508.27	634.48	708.17	757.45	1544.76
62	176.74	215.01	252.27	276.65	575.94	367.06	475.68	531.68	572.69	1186.62	512.96	654.07	722.42	767.18	1555.69
63	195.88	236.34	274.94	298.72	603.15	382.53	495.63	545.91	599.42	1174.31	518.27	680.23	744.33	781.87	1557.62
64	206.18	250.59	285.38	321.96	675.21	385.97	504.92	572.33	611.29	1185.61	523.29	691.16	763.71	792.57	1564.77
65	225.00	267.16	304.13	346.31	705.23	406.33	526.76	588.21	637.16	1184.21	526.61	711.16	783.45	808.40	1563.33
66	244.29	293.54	331.99	379.61	743.44	436.64	584.09	642.30	685.36	1293.05	558.95	754.96	827.33	871.31	1659.44
67	273.27	326.29	367.05	410.06	782.35	480.82	638.53	707.84	744.94	1404.50	596.87	796.88	881.29	933.54	1751.31
68	299.17	359.29	401.14	452.23	833.46	527.25	700.96	767.37	843.59	1526.36	636.79	836.39	929.80	1009.32	1867.06
69	326.50	391.15	443.18	495.75	853.58	572.20	761.20	849.49	928.54	1657.50	678.94	869.64	986.73	1088.80	1962.49
70	350.96	428.79	487.22	545.32	888.25	612.06	844.19	911.74	1035.27	1795.65	719.64	921.80	1044.83	1175.17	2032.18
71	384.60	468.84	521.63	600.27	920.07	648.85	879.25	994.35	1139.84	1831.38	738.62	967.15	1125.74	1263.07	2042.37
72	430.21	511.25	568.11	665.06	969.96	677.53	906.25	1040.89	1184.72	1859.56	760.76	995.47	1169.58	1328.56	2062.06
73	469.94	564.72	624.08	741.62	1021.81	696.61	939.41	1078.17	1228.70	1890.17	780.50	1025.66	1204.19	1368.72	2078.99
74	529.23	625.14	689.43	837.74	1082.75	719.62	965.39	1116.55	1268.22	1910.42	800.06	1048.78	1235.95	1403.75	2097.65
75	551.33	702.72	760.82	933.70	1155.31	741.03	989.53	1147.12	1307.18	1924.34	814.72	1070.05	1259.76	1434.64	2113.87
76	572.13	742.96	864.98	976.15	1334.66	756.52	1012.39	1179.52	1347.63	1940.58	823.67	1087.32	1282.55	1464.23	2129.11
77	605.94	788.48	922.85	1042.01	1415.69	791.01	1053.87	1239.76	1417.23	1995.55	853.48	1128.21	1333.57	1526.25	2167.87
78	646.52	843.60	992.61	1119.99	1508.52	831.58	1109.79	1312.27	1499.73	2063.93	890.40	1180.08	1403.60	1603.08	2193.62
79	678.16	889.09	1047.86	1183.95	1582.88	861.88	1151.13	1367.66	1564.99	2087.15	914.63	1217.97	1451.58	1662.52	2207.68
80	699.95	919.09	1082.90	1225.45	1625.42	878.66	1172.26	1397.78	1599.89	2095.60	927.60	1238.21	1476.49	1691.37	2214.74
81	759.52	999.93	1176.51	1331.82	1765.84	944.62	1261.62	1499.90	1719.03	2250.91	993.55	1329.70	1580.74	1812.64	2372.18
82	819.09	1076.52	1268.00	1433.94	1902.00	1008.44	1342.46	1599.89	1831.79	2399.83	1059.50	1412.67	1682.86	1925.40	2523.23
83	878.66	1153.11	1359.48	1538.19	2040.28	1070.14	1425.43	1697.76	1942.42	2546.63	1123.33	1495.64	1780.73	2038.16	2674.28
84	942.49	1238.21	1459.47	1650.95	2189.21	1136.09	1512.66	1802.00	2059.43	2701.94	1191.41	1587.12	1887.10	2157.30	2831.72
85	1014.82	1333.95	1570.10	1776.47	2355.16	1210.55	1612.65	1914.76	2189.21	2872.14	1265.87	1684.99	2001.99	2289.20	3004.05
86	1093.54	1436.07	1693.50	1914.76	2540.25	1289.27	1714.78	2038.16	2327.50	3057.24	1344.59	1787.11	2125.39	2427.49	3189.14
87	1176.51	1546.70	1823.28	2061.56	2733.85	1372.25	1825.41	2167.94	2474.30	3250.84	1427.56	1897.74	2255.16	2574.29	3382.75
88	1268.00	1665.84	1961.57	2219.00	2942.35	1463.73	1944.55	2306.22	2631.73	3459.34	1519.04	2016.88	2393.45	2731.73	3591.24
89	1363.74	1793.49	2112.62	2389.20	3167.87	1559.47	2072.20	2457.28	2801.93	3684.85	1614.78	2144.53	2544.51	2901.93	3816.76
90	1472.24	1933.91	2278.57	2576.42	3416.79	1667.97	2212.61	2623.22	2989.16	3933.77	1723.29	2284.95	2710.45	3089.15	4065.68
91	1585.00	2082.83	2455.15	2778.53	3682.72	1780.73	2361.54	2799.81	3191.27	4199.71	1836.04	2433.87	2887.03	3291.26	4331.62
92	1706.27	2242.40	2642.37	2989.16	3963.56	1902.00	2521.10	2987.03	3401.89	4480.54	1957.31	2593.44	3074.26	3501.89	4612.45
93	1838.17	2414.73	2844.48	3218.93	4265.66	2033.90	2693.43	3189.14	3631.66	4782.65	2089.22	2765.77	3276.37	3731.66	4914.55
94	1978.59	2599.82	3063.62	3465.72	4593.30	2174.32	2878.52	3408.28	3878.46	5110.29	2229.63	2950.86	3495.50	3978.45	5242.19
95	2133.90	2804.06	3301.90	3735.91	4952.85	2329.63	3082.77	3646.56	4148.65	5469.84	2384.94	3155.10	3733.78	4248.64	5601.74

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

Appendix B1

Union Security Insurance Company

6063-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	48.31	52.08	59.18	65.77	98.11	160.12	181.57	209.75	230.84	467.67	517.74	650.96	714.00	806.12	1193.69
30	53.72	54.80	62.80	69.46	121.40	167.67	189.80	212.49	234.15	484.32	525.15	658.28	724.22	816.34	1193.69
31	56.73	56.16	65.03	71.74	123.15	179.38	201.58	223.55	246.36	510.30	528.00	659.98	725.93	819.18	1193.69
32	59.63	58.46	68.35	74.59	130.73	180.01	201.58	234.73	257.93	518.45	529.71	662.80	728.78	820.89	1193.69
33	61.32	61.11	72.56	79.04	134.23	188.17	214.03	245.28	269.66	536.29	530.86	664.50	730.49	823.73	1193.69
34	64.10	65.28	77.16	84.27	140.63	188.83	225.24	254.10	280.75	558.42	532.57	665.47	732.24	825.44	1193.69
35	66.83	68.27	83.12	91.17	146.59	195.42	234.16	254.10	292.05	559.88	535.44	665.47	732.24	825.55	1193.69
36	69.52	73.98	87.68	97.12	152.55	208.00	239.71	254.94	299.20	580.09	536.15	665.47	732.24	825.55	1193.69
37	72.20	78.36	93.24	104.55	171.70	214.01	252.17	271.22	305.19	596.49	536.15	665.47	732.24	825.55	1193.69
38	76.44	81.04	100.29	110.69	171.70	214.01	258.32	276.80	311.43	616.21	536.15	665.47	732.24	825.55	1193.69
39	79.08	85.28	104.58	117.83	172.61	219.72	263.75	281.71	328.29	644.27	536.15	665.47	732.24	825.55	1193.69
40	78.39	92.65	105.97	118.05	176.34	215.36	275.44	286.47	333.12	665.46	540.10	675.40	728.91	813.36	1264.50
41	83.45	98.09	113.12	123.65	185.07	222.58	283.46	295.92	343.82	694.36	547.80	683.52	741.80	827.66	1264.50
42	83.45	102.59	119.68	130.35	207.46	226.17	290.60	305.41	365.14	725.25	555.56	689.97	754.80	840.97	1264.50
43	88.34	107.72	120.93	134.18	210.07	233.38	298.42	325.14	375.12	756.87	563.38	698.19	767.92	853.82	1264.50
44	94.35	108.90	127.82	142.18	214.25	247.82	313.61	342.37	393.50	794.26	566.49	701.61	780.86	868.49	1264.50
45	101.48	111.47	129.59	147.17	227.65	264.94	313.80	356.75	412.56	818.35	584.19	701.61	786.56	892.41	1345.43
46	102.80	112.65	137.78	151.48	230.03	266.15	332.06	377.19	423.50	872.65	592.28	709.88	799.90	898.39	1345.43
47	109.38	119.03	139.19	153.23	233.81	276.50	339.39	388.60	445.79	911.65	600.42	717.52	816.26	898.39	1345.43
48	114.93	123.18	145.80	162.14	256.88	283.79	346.66	409.23	468.20	963.33	605.42	717.52	817.20	898.39	1345.43
49	120.16	128.85	153.52	167.21	273.32	300.89	364.22	419.88	479.35	991.37	605.42	717.52	817.20	898.39	1345.43
50	123.42	129.01	153.59	165.19	277.83	302.91	365.73	435.57	499.53	1009.61	598.01	714.72	821.86	888.21	1497.16
51	127.13	131.68	159.40	174.07	295.04	315.00	368.83	449.85	506.89	1041.16	595.49	703.93	797.39	882.80	1527.51
52	133.55	137.78	163.05	177.48	322.95	329.24	390.52	452.61	514.92	1078.07	603.87	700.74	790.12	867.66	1567.98
53	137.42	146.18	172.34	191.96	366.53	351.25	404.18	472.86	532.57	1103.39	598.12	703.93	793.06	860.76	1598.32
54	143.09	157.48	185.07	196.74	397.89	354.51	414.58	492.67	545.60	1139.58	584.77	699.42	788.55	854.30	1648.90
55	145.37	161.70	191.34	209.39	423.50	372.15	436.13	507.67	557.87	1171.72	580.07	695.15	775.14	841.45	1669.14
56	158.71	174.11	202.09	222.06	462.23	383.26	444.80	508.35	579.29	1212.81	583.17	696.19	774.35	845.37	1744.38
57	162.50	178.46	216.87	232.19	478.65	385.96	455.91	529.10	584.15	1225.38	576.76	680.16	778.25	834.97	1744.67
58	169.05	191.77	231.36	251.70	490.83	389.33	465.67	545.63	612.56	1258.83	582.50	692.60	775.70	850.45	1751.44
59	174.77	201.49	243.46	259.38	526.68	410.11	483.18	542.37	604.21	1266.35	589.57	696.19	777.53	844.73	1746.48
60	178.30	212.52	257.03	278.19	549.68	407.42	493.38	559.50	622.75	1293.14	581.95	693.78	779.16	849.99	1758.25
61	190.49	229.13	274.83	295.23	589.12	412.55	515.36	578.36	639.68	1336.79	582.51	721.99	801.89	861.41	1766.53
62	203.42	243.47	287.85	314.38	654.03	422.81	540.97	607.63	653.29	1352.35	588.56	744.47	823.46	870.73	1764.55
63	223.37	265.48	310.94	340.03	684.53	436.53	558.71	618.41	682.10	1339.44	595.24	762.69	846.50	885.22	1767.56
64	239.98	282.72	326.60	366.58	770.24	445.35	569.11	655.89	693.58	1352.52	605.66	784.96	866.16	899.10	1781.04
65	259.09	305.32	344.47	390.38	806.66	469.17	602.01	667.70	716.33	1349.57	609.03	811.39	885.83	909.45	1783.26
66	282.14	335.47	378.98	430.65	841.63	503.81	665.70	730.61	780.03	1466.17	650.58	858.76	941.75	985.85	1877.16
67	312.31	369.58	418.56	467.72	892.16	549.51	722.20	807.77	849.15	1602.78	688.70	900.01	1005.29	1061.60	1991.46
68	346.03	409.66	456.14	513.61	949.96	615.86	799.81	872.20	956.61	1737.27	733.00	946.68	1056.39	1146.96	2124.59
69	376.73	444.64	508.35	560.13	970.17	655.82	869.30	969.01	1051.25	1878.49	783.74	985.59	1128.92	1230.09	2229.84
70	406.56	487.71	554.53	618.24	1008.49	711.20	961.57	1036.07	1175.51	2039.78	830.01	1046.72	1186.37	1330.77	2300.99
71	445.33	529.03	591.38	681.14	1041.32	750.87	992.30	1127.74	1294.54	2073.91	857.62	1093.65	1275.03	1430.41	2315.99
72	496.90	579.01	644.64	757.00	1100.40	779.72	1026.31	1180.94	1347.48	2107.21	878.68	1127.95	1324.77	1510.24	2337.60
73	541.24	639.81	707.10	841.51	1159.31	805.13	1060.85	1221.70	1393.22	2143.28	900.04	1158.69	1361.72	1550.75	2352.96
74	613.13	707.70	781.54	949.64	1226.14	832.57	1090.17	1264.99	1436.02	2160.73	923.14	1187.54	1397.30	1587.69	2371.74
75	631.36	790.19	861.36	1055.23	1309.35	847.74	1112.85	1301.25	1479.10	2179.37	933.66	1203.44	1425.75	1618.42	2395.95
76	656.19	837.86	978.86	1103.59	1510.20	867.69	1138.59	1334.07	1521.17	2193.18	946.00	1225.61	1447.96	1651.32	2408.39
77	697.21	889.89	1044.54	1178.91	1602.03	907.64	1189.44	1399.48	1602.31	2256.55	980.49	1270.18	1508.50	1724.00	2450.16
78	742.66	951.75	1124.80	1269.01	1708.36	954.16	1250.02	1485.31	1699.22	2333.58	1022.76	1329.09	1588.66	1814.58	2481.93
79	780.23	1002.50	1186.22	1342.71	1793.02	991.16	1296.73	1546.84	1773.65	2361.60	1050.81	1372.20	1642.10	1882.52	2497.14
80	804.20	1036.10	1227.57	1389.27	1840.30	1008.44	1319.06	1582.87	1812.64	2372.18	1065.88	1393.52	1670.10	1914.76	2506.21
81	874.41	1127.58	1331.82	1508.41	1999.86	1085.03	1421.18	1697.76	1946.67	2548.76	1142.47	1495.64	1787.11	2048.79	2682.79
82	942.49	1212.68	1436.07	1625.42	2153.04	1157.37	1510.53	1810.51	2072.20	2714.71	1216.94	1591.38	1902.00	2178.57	2852.99
83	1010.57	1302.04	1540.32	1742.43	2310.48	1231.83	1606.27	1921.14	2197.72	2882.78	1291.40	1684.99	2016.88	2306.22	3025.32
84	1085.03	1395.65	1653.08	1870.08	2478.55	1308.42	1704.14	2038.16	2331.75	3057.24	1367.99	1787.11	2136.02	2442.38	3201.91
85	1168.00	1502.02	1778.60	2012.63	2670.03	1391.39	1812.64	2167.94	2476.42	3255.09	1455.22	1895.61	2267.93	2591.31	3401.89
86	1259.49	1621.16	1916.89	2170.06	2876.40	1482.88	1931.78	2306.22	2633.86	3461.46	1546.70	2014.75	2406.22	2748.75	3608.26
87	1355.23	1742.43	2065.81	2333.88	3095.53	1578.61	2053.05	2455.15	2797.68	3680.60	1642.44	2136.02	2555.14	2912.56	3827.40
88	1457.35	1876.47	2223.25	2514.72	3333.81	1680.74	2187.08	2612.59	2978.52	3918.88	1744.56	2270.06	2712.58	3093.40	4065.68
89	1570.10	2021.14	2393.45	2706.20	3589.11	1793.49	2331.75	2782.79	3169.99	4174.18	1857.32	2414.73	2882.78	3284.88	4320.98
90	1693.50	2178.57	2580.67	2918.95	3869.95	1916.89	2489.19	2970.01	3382.75	4455.01	1980.71	2572.16	3070.00	3497.63	4601.81
91	1825.41	2348.77	2780.66	3146.59	4169.93	2048.79	2659.39	3169.99	3610.39	4754.99	2112.62	2742.36	3269.99	3725.27	4901.79
92	1963.69	2527.49	2993.41	3384.87	4491.18	2187.08	2838.10	3382.75	3848.67	5076.25	2250.91	2921.08	3482.74	3963.56	5223.04
93	2114.75	2721.09	3221.05	3644.43	4831.58	2338.14	3031.71	3610.39	4108.23	5416.65	2401.96	3114.68	3710.38	4223.11	5563.45
94	2276.44	2931.71	3469.97	3925.26	5203.90	2499.83	3242.33	3859.31	4389.06	5788.96	2563.65	3325.30	3959.30	4503.94	5935.76
95	2453.02	3161.48	3742.29	4231.62	5612.38	2676.41	3472.10	4131.63	4695.42	6197.44	2740.24	3555.07	4231.62	4810.31	6344.24

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

Appendix B1

Union Security Insurance Company

6063-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	42.73	47.20	52.78	57.94	87.60	140.10	163.42	188.06	202.86	419.29	468.90	582.95	640.77	715.55	1062.18
30	47.52	49.66	56.01	61.20	108.39	146.71	170.82	190.51	205.76	434.22	475.60	589.51	649.95	724.62	1062.18
31	50.18	50.89	58.00	63.20	109.96	156.96	181.42	200.42	216.50	457.51	478.19	591.02	651.48	727.14	1062.18
32	52.75	52.98	60.96	65.71	116.72	157.51	181.42	210.45	226.67	464.82	479.74	593.55	654.03	728.65	1062.18
33	54.25	55.39	64.72	69.63	119.85	164.65	192.63	219.90	236.97	480.81	480.78	595.07	655.57	731.18	1062.18
34	56.70	59.16	68.81	74.24	125.56	165.22	202.72	227.81	246.72	500.65	482.33	595.95	657.14	732.69	1062.18
35	59.12	61.87	74.13	80.32	130.88	170.99	210.74	227.81	256.65	501.96	484.92	595.95	657.14	732.79	1062.18
36	61.50	67.04	78.21	85.56	136.21	182.00	215.74	228.57	262.93	520.08	485.57	595.95	657.14	732.79	1062.18
37	63.87	71.01	83.16	92.11	153.30	187.26	226.95	243.16	268.20	534.79	485.57	595.95	657.14	732.79	1062.18
38	67.62	73.45	89.45	97.51	153.30	187.26	232.49	248.16	273.68	552.47	485.57	595.95	657.14	732.79	1062.18
39	69.95	77.29	93.27	103.80	154.12	192.26	237.37	252.57	288.50	577.62	485.57	595.95	657.14	732.79	1062.18
40	72.58	82.06	95.37	107.32	158.71	199.61	244.83	258.74	299.81	601.06	491.88	600.36	658.66	734.65	1143.11
41	77.26	86.88	101.80	112.41	166.56	206.29	251.97	267.29	309.43	627.16	498.89	607.57	670.30	747.56	1143.11
42	77.26	90.86	107.72	118.50	186.71	209.62	258.31	275.85	328.63	655.06	505.96	613.31	682.05	759.58	1143.11
43	81.79	95.41	108.84	121.98	189.06	216.30	265.27	293.68	337.60	683.62	513.08	620.61	693.90	771.19	1143.11
44	87.36	96.46	115.04	129.26	192.82	229.69	278.77	309.23	354.15	717.40	515.91	623.66	705.60	784.44	1143.11
45	90.98	96.41	111.50	128.78	202.35	240.86	275.27	308.83	363.05	726.49	516.04	618.53	689.35	786.38	1193.69
46	92.16	97.43	118.56	132.54	204.48	241.96	291.28	326.52	372.68	774.70	523.18	625.81	701.04	791.65	1193.69
47	98.06	102.95	119.77	134.08	207.84	251.36	297.71	336.40	392.29	809.32	530.37	632.55	715.38	791.65	1193.69
48	103.04	106.53	125.46	141.87	228.34	257.99	304.09	354.26	412.01	855.20	534.79	632.55	716.20	791.65	1193.69
49	107.73	111.44	132.10	146.31	242.95	273.54	319.49	363.48	421.83	880.09	534.79	632.55	716.20	791.65	1193.69
50	111.85	113.28	137.25	146.49	246.53	272.00	325.09	387.84	439.35	899.47	543.64	630.64	730.54	785.11	1335.31
51	115.57	116.00	142.79	154.73	262.70	284.12	323.44	401.87	447.25	922.43	534.19	630.26	717.65	782.13	1365.66
52	118.29	124.97	146.75	158.46	284.70	291.97	349.72	406.18	461.65	950.16	534.86	629.08	705.74	777.91	1396.00
53	118.34	129.94	152.45	172.10	328.94	306.54	357.32	420.32	474.04	984.85	515.05	626.57	703.28	766.73	1426.35
54	127.62	140.73	164.51	177.06	348.77	310.97	368.51	434.02	487.56	1002.83	512.67	624.21	700.93	763.26	1446.58
55	130.06	144.85	170.46	185.75	377.58	333.65	388.98	448.64	494.60	1044.55	510.46	621.97	683.53	746.44	1487.05
56	139.36	153.63	181.54	198.50	409.70	345.56	393.47	457.52	511.80	1079.04	515.88	618.84	693.55	748.57	1552.81
57	143.60	158.63	192.77	206.03	427.73	344.39	411.43	469.10	519.84	1097.74	512.67	607.52	688.95	749.65	1552.95
58	151.07	169.01	204.14	222.28	437.90	344.84	408.12	477.42	545.07	1121.65	515.54	617.04	690.86	751.43	1560.87
59	153.80	179.10	216.78	230.91	469.22	360.90	431.78	488.13	541.37	1122.27	519.08	618.84	691.77	751.48	1558.13
60	158.11	190.31	230.67	246.58	489.12	361.00	439.64	502.60	553.04	1155.11	515.27	620.45	698.00	751.52	1563.79
61	170.44	206.85	245.38	263.83	523.67	368.87	458.62	514.60	568.61	1189.81	525.40	645.42	713.37	767.35	1575.35
62	180.08	218.17	258.74	279.79	580.82	371.70	485.00	545.08	581.17	1199.88	523.76	664.70	737.58	776.60	1570.09
63	199.31	236.34	278.21	301.89	612.73	387.03	495.63	554.44	607.69	1192.66	528.54	685.39	758.93	790.86	1577.94
64	212.94	253.81	288.55	325.14	685.21	398.69	509.20	580.69	615.21	1202.88	537.83	701.03	773.03	796.83	1577.49
65	231.82	270.34	307.23	349.46	714.89	418.90	530.94	596.16	640.93	1200.21	540.34	720.71	787.90	808.40	1575.22
66	251.17	299.99	335.13	382.80	752.79	449.23	592.68	646.31	692.94	1314.69	577.27	769.11	831.73	875.40	1677.09
67	280.37	329.62	373.49	416.47	791.50	493.70	647.33	720.33	756.52	1421.03	615.24	801.57	894.57	945.94	1768.88
68	306.38	362.65	407.61	455.46	846.90	540.54	705.45	779.95	851.66	1548.56	650.53	840.98	942.90	1017.66	1890.47
69	337.27	394.49	452.96	502.19	861.91	589.80	770.21	866.56	940.81	1668.55	701.72	878.56	1003.96	1101.26	1979.55
70	364.86	432.07	496.83	548.49	896.00	637.93	853.22	928.32	1043.52	1811.93	741.71	926.11	1061.49	1183.36	2048.31
71	394.72	472.01	524.66	609.60	927.20	665.17	883.44	1002.44	1156.13	1841.28	759.14	975.31	1133.81	1275.02	2061.92
72	440.21	514.33	576.94	671.19	980.00	692.67	910.12	1052.25	1196.08	1877.57	779.78	999.26	1180.94	1339.91	2079.84
73	482.90	567.72	629.80	747.67	1031.19	717.61	942.98	1088.67	1235.70	1906.50	801.60	1029.16	1214.69	1379.22	2095.10
74	542.14	628.08	695.02	846.82	1091.53	738.99	968.67	1123.00	1277.90	1925.14	819.49	1052.01	1245.63	1413.43	2112.27
75	563.18	702.72	766.25	939.63	1163.56	755.85	989.53	1156.01	1316.07	1937.59	832.56	1073.02	1265.68	1440.57	2127.15
76	585.69	745.67	873.11	981.57	1345.81	775.50	1012.39	1187.65	1353.05	1952.46	842.70	1092.75	1293.40	1469.65	2144.12
77	618.61	791.01	930.45	1049.61	1426.04	806.22	1056.43	1247.37	1424.84	2009.15	871.27	1128.21	1343.71	1533.86	2181.58
78	660.94	848.41	999.82	1129.61	1520.71	848.41	1114.62	1319.48	1511.75	2079.05	909.66	1182.48	1413.21	1612.69	2208.67
79	694.04	893.63	1056.93	1193.02	1594.30	880.02	1155.68	1379.00	1576.33	2100.99	935.06	1222.50	1462.92	1673.86	2221.47
80	716.97	923.34	1091.41	1236.08	1638.18	899.94	1174.39	1406.29	1612.65	2110.49	951.00	1242.47	1485.00	1704.14	2229.63
81	778.67	1002.06	1187.15	1344.59	1778.60	965.89	1261.62	1512.66	1733.92	2267.93	1016.95	1329.70	1593.51	1825.41	2387.07
82	838.24	1078.65	1278.64	1446.71	1916.89	1029.72	1344.59	1610.53	1844.55	2416.85	1082.90	1414.80	1695.63	1940.29	2540.25
83	897.81	1157.37	1370.12	1550.96	2055.18	1093.54	1429.69	1708.39	1955.18	2563.65	1146.73	1499.90	1793.49	2050.92	2689.18
84	965.89	1242.47	1470.11	1663.71	2206.23	1165.88	1516.92	1814.77	2074.32	2721.09	1219.06	1589.25	1897.74	2172.19	2850.87
85	1040.35	1338.21	1585.00	1791.37	2374.30	1240.34	1614.78	1931.78	2206.23	2893.42	1295.66	1689.25	2019.01	2304.10	3025.32
86	1119.07	1440.33	1706.27	1931.78	2561.53	1319.06	1716.90	2053.05	2346.65	3080.64	1374.37	1791.37	2140.28	2444.51	3212.54
87	1206.30	1550.96	1838.17	2078.58	2755.13	1406.29	1827.53	2184.96	2493.44	3274.24	1461.60	1902.00	2272.18	2591.31	3406.15
88	1295.66	1670.10	1976.46	2236.02	2965.75	1495.64	1946.67	2323.24	2650.88	3484.87	1550.96	2021.14	2410.47	2748.75	3616.77
89	1397.78	1799.88	2129.64	2408.34	3193.40	1597.76	2076.45	2476.42	2823.21	3712.51	1653.08	2150.92	2563.65	2921.08	3844.42
90	1506.28	1940.29	2297.71	2597.69	3444.44	1706.27	2216.87	2644.50	3012.56	3963.56	1761.58	2291.33	2731.73	3110.42	4095.46
91	1623.29	2091.35	2476.42	2799.81	3712.51	1823.28	2367.92	2823.21	3214.67	4231.62	1878.59	2442.38	2910.44	3312.54	4363.53
92	1748.82	2250.91	2663.65	3014.69	3997.60	1948.80	2527.49	3010.43	3429.55	4516.71	2004.12	2601.95	3097.66	3527.42	4648.62
93	1880.72	2423.24	2865.76	3244.46	4299.70	2080.71	2699.81	3212.54	3659.32	4818.82	2136.02	2774.28	3299.77	3757.19	4950.72
94	2025.39	2610.46	3089.15	3493.38	4631.60	2225.38	2887.03	3435.93	3908.24	5150.71	2280.69	2961.50	3523.16	4006.11	5282.61
95	2184.96	2812.57	3329.56	3767.83	4995.40	2384.94	3089.15	3676.34	4182.69	5514.51	2440.26	3163.61	3763.57	4280.56	5646.42

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

Appendix B1

Union Security Insurance Company

6063-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	39.02	42.32	49.59	53.24	80.59	128.09	145.26	173.59	188.87	387.04	420.05	524.65	585.85	652.15	971.13
30	43.39	44.52	52.62	56.23	99.72	134.14	151.84	175.86	191.57	400.82	426.06	530.56	594.24	660.41	971.13
31	45.82	45.63	54.49	58.08	101.16	143.51	161.27	185.01	201.57	422.32	428.38	531.92	595.64	662.71	971.13
32	48.16	47.50	57.27	60.38	107.38	144.01	161.27	194.26	211.04	429.06	429.77	534.20	597.97	664.09	971.13
33	49.53	49.66	60.79	63.98	110.26	150.54	171.23	202.99	220.63	443.83	430.70	535.56	599.38	666.39	971.13
34	51.77	53.04	64.64	68.22	115.52	151.06	180.19	210.29	229.70	462.14	432.09	536.35	600.82	667.77	971.13
35	53.98	55.47	69.64	73.81	120.41	156.34	187.33	210.29	238.95	463.35	434.41	536.35	600.82	667.86	971.13
36	56.15	60.11	73.47	78.62	125.31	166.40	191.77	210.98	244.80	480.07	434.99	536.35	600.82	667.86	971.13
37	58.31	63.67	78.12	84.64	141.04	171.21	201.73	224.45	249.70	493.65	434.99	536.35	600.82	667.86	971.13
38	61.74	65.85	84.03	89.60	141.04	171.21	206.66	229.07	254.81	509.97	434.99	536.35	600.82	667.86	971.13
39	63.87	69.29	87.62	95.38	141.79	175.78	211.00	233.14	268.60	533.19	434.99	536.35	600.82	667.86	971.13
40	63.87	74.12	84.78	96.59	141.07	178.60	219.33	231.02	266.50	536.66	443.66	553.46	597.18	664.68	1021.71
41	67.99	78.47	90.49	101.17	148.06	184.58	225.72	238.65	275.05	559.97	449.98	560.10	607.74	676.37	1021.71
42	67.99	82.07	95.75	106.65	165.97	187.55	231.40	246.30	292.12	584.88	456.35	565.39	618.39	687.24	1021.71
43	71.98	86.18	96.75	109.78	168.05	193.53	237.63	262.21	300.09	610.38	462.78	572.13	629.14	697.75	1021.71
44	76.88	87.12	102.26	116.33	171.40	205.51	249.73	276.10	314.80	640.53	465.33	574.93	639.74	709.73	1021.71
45	83.98	90.38	102.46	116.51	184.28	222.79	253.25	282.21	330.05	668.04	477.09	572.37	627.48	715.69	1082.41
46	85.07	91.34	108.94	119.92	186.22	223.81	267.98	298.37	338.80	712.37	483.69	579.11	638.13	720.49	1082.41
47	90.52	96.51	110.06	121.31	189.28	232.51	273.89	307.40	356.63	744.20	490.35	585.35	651.17	720.49	1082.41
48	95.12	99.87	115.28	128.36	207.95	238.64	279.76	323.72	374.56	786.39	494.43	585.35	651.93	720.49	1082.41
49	99.44	104.48	121.39	132.37	221.26	253.02	293.93	332.14	383.48	809.28	494.43	585.35	651.93	720.49	1082.41
50	100.28	103.84	124.18	134.02	223.05	247.28	296.07	352.04	403.24	807.69	489.28	580.19	664.13	721.67	1213.92
51	104.02	106.60	129.51	141.84	238.45	253.23	300.74	365.88	411.47	831.10	481.65	572.97	653.86	712.43	1244.27
52	106.84	112.15	133.70	145.78	259.21	260.91	314.75	365.57	426.14	867.93	483.10	573.34	644.37	703.11	1274.61
53	110.70	120.19	139.20	155.55	296.04	281.00	333.89	379.45	427.22	893.66	481.82	572.43	635.94	694.39	1294.85
54	116.02	123.97	147.37	157.39	319.30	279.88	328.21	392.96	435.32	920.78	472.62	556.53	635.22	686.24	1315.08
55	118.59	131.38	156.55	168.87	341.86	301.57	347.72	413.22	448.59	944.64	464.06	556.12	627.16	685.37	1345.43
56	127.74	139.97	164.41	181.68	372.94	314.15	359.26	417.98	472.43	980.95	471.02	562.58	632.95	684.04	1411.64
57	132.26	145.41	175.56	186.41	392.09	314.70	372.51	425.46	471.61	1004.13	469.95	554.69	631.53	676.51	1418.74
58	133.08	156.01	187.13	202.66	394.59	311.47	381.96	440.70	493.16	1008.67	461.98	566.67	630.26	687.35	1406.60
59	143.31	163.11	200.11	208.77	421.34	333.56	395.80	448.69	493.03	1016.11	474.22	559.33	634.60	685.65	1412.59
60	144.66	174.45	210.90	224.45	442.54	330.06	400.57	455.18	501.92	1046.13	472.84	564.05	638.48	684.14	1426.05
61	157.07	187.76	222.48	241.84	476.91	339.74	420.80	469.06	524.19	1084.83	479.71	585.25	650.89	702.99	1430.05
62	163.40	199.20	232.87	257.79	532.01	339.18	438.37	487.00	530.26	1100.44	475.16	606.21	666.85	710.70	1433.25
63	182.13	216.91	252.03	276.47	555.28	355.52	455.08	503.26	553.95	1082.56	487.48	623.55	685.95	718.96	1435.72
64	192.66	228.11	263.18	296.45	620.19	360.52	462.13	526.38	560.35	1087.77	484.53	631.92	703.17	724.39	1437.56
65	207.95	244.89	279.30	317.97	652.09	377.01	484.95	540.52	580.61	1088.19	485.39	653.89	716.68	735.65	1438.50
66	227.09	270.96	306.94	347.71	682.65	407.25	536.85	590.11	628.57	1190.25	522.29	693.61	761.32	797.68	1524.09
67	251.98	299.66	338.07	378.02	722.88	442.19	585.68	653.71	687.04	1294.34	555.55	726.57	810.43	859.19	1610.74
68	277.54	329.07	368.79	413.47	770.73	491.80	642.55	704.47	774.97	1409.80	590.98	762.86	855.59	925.91	1720.74
69	304.97	361.06	410.59	453.90	786.96	532.58	702.64	785.45	850.82	1524.90	633.37	798.28	913.48	997.37	1803.21
70	330.11	396.06	448.75	500.94	818.43	577.58	780.99	837.15	952.78	1654.61	675.49	848.58	961.58	1076.90	1870.90
71	360.98	427.66	479.17	553.62	845.18	612.12	799.70	913.51	1050.28	1677.94	693.48	885.53	1032.93	1159.47	1876.25
72	400.19	468.13	523.96	612.95	893.03	628.32	828.79	961.41	1090.10	1710.98	711.31	908.42	1074.96	1222.58	1897.63
73	440.77	516.66	575.41	681.08	937.44	654.60	857.25	994.16	1127.18	1730.95	731.28	938.15	1109.68	1253.20	1905.74
74	493.73	572.06	630.82	768.18	994.96	671.22	883.30	1022.96	1161.73	1752.14	744.99	958.42	1129.46	1287.58	1922.24
75	512.79	641.48	698.32	856.63	1059.03	690.64	905.32	1055.23	1200.47	1762.05	758.23	978.16	1156.01	1313.11	1937.99
76	531.46	677.88	794.48	894.81	1223.21	705.00	921.85	1081.90	1233.75	1777.13	766.58	992.42	1174.09	1339.50	1951.93
77	562.84	720.02	846.79	955.81	1299.22	732.70	961.78	1135.81	1298.07	1829.71	792.52	1029.33	1224.55	1396.95	1986.99
78	600.85	771.50	908.49	1028.66	1384.23	771.50	1013.07	1201.71	1377.16	1892.57	827.84	1076.73	1283.43	1470.89	2010.61
79	632.80	814.25	959.41	1086.42	1450.40	802.91	1053.31	1251.99	1435.71	1909.57	853.36	1113.64	1329.11	1521.89	2019.31
80	653.15	838.24	995.68	1125.45	1489.26	819.09	1068.01	1280.76	1467.98	1919.02	863.77	1129.71	1355.23	1550.96	2027.52
81	708.46	910.58	1078.65	1223.32	1621.16	878.66	1146.73	1374.37	1578.61	2063.69	925.47	1208.43	1446.71	1661.59	2176.45
82	763.78	982.91	1163.75	1316.93	1744.56	938.23	1225.45	1467.98	1678.61	2197.72	987.17	1289.27	1542.45	1765.84	2312.61
83	816.96	1055.25	1248.85	1412.67	1872.21	993.55	1302.04	1557.34	1780.73	2336.01	1042.48	1365.86	1633.93	1870.08	2450.89
84	878.66	1129.71	1338.21	1512.66	2008.37	1059.50	1378.63	1650.95	1884.98	2476.42	1108.43	1446.71	1729.67	1976.46	2593.44
85	946.74	1216.94	1440.33	1629.67	2161.55	1129.71	1470.11	1755.20	2006.24	2635.99	1180.77	1536.06	1833.92	2097.73	2755.13
86	1019.08	1312.68	1553.08	1757.33	2329.63	1202.04	1565.85	1867.96	2133.90	2804.06	1253.11	1631.80	1946.67	2225.38	2923.20
87	1097.80	1412.67	1672.23	1891.36	2508.34	1280.76	1665.84	1987.10	2267.93	2982.77	1331.82	1731.80	2065.81	2359.41	3101.91
88	1180.77	1521.17	1799.88	2036.03	2699.81	1363.74	1774.35	2114.75	2412.60	3174.25	1414.80	1840.30	2193.47	2504.08	3293.39
89	1272.25	1636.06	1938.16	2191.34	2906.18	1455.22	1889.23	2253.04	2567.91	3380.62	1506.28	1955.18	2331.75	2659.39	3499.76
90	1370.12	1765.84	2089.22	2363.67	3133.83	1553.08	2019.01	2404.09	2740.24	3608.26	1604.14	2084.96	2482.81	2831.72	3727.40
91	1476.49	1902.00	2250.91	2548.76	3378.49	1659.46	2155.17	2565.78	2925.33	3852.93	1710.52	2221.12	2644.50	3016.81	3972.07
92	1591.38	2048.79	2425.36	2742.36	3635.92	1774.35	2301.97	2740.24	3118.93	4110.35	1825.41	2367.92	2818.95	3210.42	4229.50
93	1712.65	2204.10	2610.46	2950.86	3912.50	1895.61	2457.28	2925.33	3327.43	4386.93	1946.67	2523.23	3004.05	3418.91	4506.07
94	1844.55	2374.30	2810.44	3178.50	4214.60	2027.52	2627.48	3125.32	3555.07	4689.04	2078.58	2693.43	3204.03	3646.56	4808.18
95	1987.10	2561.53	3029.58	3427.42	4544.37	2170.06	2814.70	3344.45	3803.99	5018.80	2221.12	2880.65	3423.17	3895.48	5137.94

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

Appendix B1

Union Security Insurance Company

6063-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	35.30	39.06	44.79	48.54	73.58	116.09	138.00	155.51	171.38	349.41	380.98	485.79	540.08	597.80	890.21
30	39.26	41.10	47.53	51.27	91.05	121.56	144.25	157.54	173.83	361.85	386.43	491.26	547.81	605.37	890.21
31	41.46	42.12	49.21	52.95	92.36	130.05	153.20	165.73	182.90	381.26	388.53	492.52	549.10	607.48	890.21
32	43.57	43.85	51.73	55.05	98.05	130.51	153.20	174.03	191.50	387.35	389.79	494.63	551.26	608.75	890.21
33	44.81	45.84	54.91	58.34	100.67	136.42	162.66	181.84	200.20	400.68	390.63	495.89	552.55	610.86	890.21
34	46.84	48.96	58.39	62.20	105.47	136.90	171.18	188.38	208.43	417.21	391.89	496.62	553.88	612.12	890.21
35	48.84	51.21	62.90	67.30	109.94	141.68	177.96	188.38	216.82	418.30	394.00	496.62	553.88	612.21	890.21
36	50.81	55.48	66.36	71.68	114.42	150.80	182.18	189.01	222.13	433.40	394.52	496.62	553.88	612.21	890.21
37	52.76	58.77	70.56	77.17	128.77	155.16	191.65	201.07	226.58	445.66	394.52	496.62	553.88	612.21	890.21
38	55.86	60.78	75.90	81.70	128.77	155.16	196.32	205.21	231.21	460.39	394.52	496.62	553.88	612.21	890.21
39	57.79	63.96	79.14	86.97	129.46	159.30	200.45	208.85	243.73	481.35	394.52	496.62	553.88	612.21	890.21
40	58.07	68.83	79.48	88.54	129.32	162.84	204.03	212.54	247.46	493.73	395.43	506.55	544.49	612.21	940.79
41	61.81	72.87	84.84	92.74	135.72	168.29	209.97	219.56	255.41	515.17	401.07	512.64	554.11	622.97	940.79
42	61.81	76.21	89.76	97.76	152.14	171.00	215.26	226.59	271.25	538.09	406.75	517.48	563.83	632.98	940.79
43	65.43	80.02	90.70	100.63	154.05	176.45	221.06	241.23	278.66	561.55	412.48	523.64	573.62	642.66	940.79
44	69.89	80.90	95.87	106.64	157.11	187.38	232.31	254.01	292.31	589.29	414.76	526.21	583.29	653.70	940.79
45	73.49	81.34	93.42	107.31	169.83	192.68	225.72	260.91	302.54	609.59	428.41	526.21	583.29	653.84	1001.48
46	74.44	82.20	99.33	110.45	171.61	193.56	238.85	275.86	310.56	650.04	434.34	532.41	593.19	658.23	1001.48
47	79.20	86.86	100.35	111.73	174.43	201.09	244.12	284.20	326.91	679.08	440.31	538.14	605.32	658.23	1001.48
48	83.23	89.89	105.11	118.23	191.64	206.39	249.35	299.29	343.35	717.58	443.97	538.14	606.02	658.23	1001.48
49	87.01	94.03	110.68	121.92	203.91	218.83	261.98	307.08	351.52	738.47	443.97	538.14	606.02	658.23	1001.48
50	92.56	97.55	114.38	121.55	207.39	228.73	272.84	328.17	367.13	752.62	453.04	538.14	606.02	650.30	1122.87
51	96.31	97.19	122.87	132.17	218.25	234.70	272.37	341.89	381.65	767.17	446.62	523.85	606.02	658.23	1143.11
52	99.21	102.54	120.66	133.11	237.96	248.48	291.43	330.75	390.63	794.85	448.59	525.56	583.00	650.75	1173.45
53	99.25	107.20	125.94	142.31	272.55	255.45	298.74	344.43	397.96	820.70	431.97	518.28	583.57	643.76	1193.69
54	104.42	117.27	137.09	147.55	294.74	255.00	310.93	363.64	412.10	847.85	424.56	526.44	591.41	637.22	1213.92
55	107.11	121.27	142.63	155.36	316.35	269.49	324.15	377.80	414.09	871.98	417.65	519.53	577.83	631.08	1244.27
56	116.13	129.73	150.71	164.86	341.42	282.73	330.75	384.09	427.43	900.69	426.16	520.39	585.82	625.96	1300.73
57	117.15	135.50	161.79	173.33	361.54	279.08	344.71	392.73	439.45	919.04	420.11	515.07	574.12	627.75	1303.71
58	122.29	139.76	170.12	186.32	365.72	283.66	340.10	398.73	456.82	936.05	421.81	510.00	575.72	634.93	1306.78
59	129.33	150.32	180.10	192.95	392.61	300.75	364.96	404.31	449.53	947.87	435.77	517.68	583.15	630.80	1309.86
60	131.20	158.59	191.13	205.48	409.93	299.12	366.37	417.25	460.09	966.22	424.34	518.92	578.96	632.31	1312.61
61	143.70	171.85	206.12	223.00	439.51	305.77	382.97	432.63	479.76	993.84	434.03	536.02	604.02	648.53	1315.34
62	150.06	183.39	213.46	235.78	488.08	311.30	405.72	451.26	487.84	1007.63	437.37	558.35	611.28	654.23	1318.01
63	164.95	200.73	232.39	254.23	512.20	324.02	419.03	460.61	508.47	996.94	436.17	577.17	632.44	665.04	1320.59
64	175.76	212.04	244.16	274.14	575.18	330.83	427.90	488.78	521.16	1007.20	445.77	587.48	651.95	673.26	1329.42
65	190.91	225.81	257.58	295.94	598.96	343.50	447.33	500.78	542.91	1002.84	444.18	606.16	663.26	687.14	1325.56
66	206.45	248.38	281.88	322.19	631.22	369.46	493.90	545.95	583.13	1098.28	471.90	641.71	704.11	740.41	1412.29
67	230.69	276.35	312.31	349.19	663.40	407.84	541.65	603.75	633.00	1189.70	505.05	675.00	748.43	793.10	1487.74
68	255.92	305.57	339.68	384.40	707.99	451.93	597.61	649.96	718.47	1298.79	545.17	712.31	790.11	859.17	1586.12
69	276.27	330.97	378.01	421.71	724.50	484.17	644.09	725.69	789.46	1408.87	574.14	735.85	840.23	926.72	1666.69
70	298.84	363.33	413.49	462.89	756.37	521.55	717.79	774.98	878.54	1529.83	609.26	779.66	886.65	999.10	1731.12
71	327.25	399.15	442.77	510.08	780.99	550.91	749.46	844.80	968.87	1554.20	627.83	824.32	956.27	1071.81	1734.55
72	366.84	434.26	482.75	563.92	826.14	579.11	770.70	885.70	1006.83	1584.91	646.65	844.07	995.47	1127.95	1755.42
73	398.64	480.61	529.61	629.62	868.70	591.59	800.10	917.15	1043.17	1608.48	660.97	871.64	1022.16	1162.19	1768.75
74	448.56	530.78	586.16	710.72	921.80	609.91	820.91	948.74	1077.82	1626.99	680.21	890.66	1052.01	1190.77	1783.37
75	468.33	597.75	646.70	794.39	982.01	628.40	842.15	975.20	1111.55	1636.18	692.81	909.99	1070.05	1221.22	1795.30
76	485.36	631.79	734.83	829.73	1134.04	642.63	861.49	1003.27	1144.27	1649.34	698.62	924.63	1090.04	1244.59	1810.79
77	514.67	669.32	783.41	884.82	1203.46	671.85	895.28	1052.15	1204.27	1696.49	723.94	958.34	1133.28	1295.54	1841.73
78	550.38	716.22	843.60	951.75	1281.88	706.61	942.96	1115.19	1273.81	1753.96	758.05	1002.23	1192.10	1362.74	1865.21
79	576.10	755.28	891.36	1007.04	1345.33	732.60	978.23	1163.53	1331.37	1773.50	776.19	1034.25	1233.85	1413.03	1876.87
80	595.70	780.80	921.21	1042.48	1380.76	746.76	995.68	1189.28	1361.61	1780.73	789.31	1053.12	1255.23	1438.20	1880.72
81	644.64	851.01	999.93	1131.84	1502.02	802.07	1074.39	1274.38	1461.60	1914.76	844.62	1131.84	1344.59	1540.32	2016.88
82	695.70	914.83	1078.65	1219.06	1616.91	857.39	1140.35	1361.61	1557.34	2040.28	899.94	1199.92	1431.82	1636.06	2144.53
83	746.76	980.78	1155.24	1308.42	1733.92	910.58	1212.68	1442.45	1653.08	2163.68	955.25	1272.25	1512.66	1733.92	2272.18
84	802.07	1053.12	1240.34	1404.16	1861.57	965.89	1287.15	1531.81	1750.94	2297.71	1012.70	1348.84	1604.14	1833.92	2408.34
85	861.64	1133.96	1333.95	1510.53	2001.99	1027.59	1370.12	1627.55	1861.57	2442.38	1074.39	1431.82	1702.01	1946.67	2553.02
86	929.72	1221.19	1440.33	1627.55	2159.43	1095.67	1457.35	1733.92	1978.59	2599.82	1142.47	1519.04	1808.39	2063.69	2710.45
87	999.93	1314.80	1548.83	1753.07	2323.24	1165.88	1550.96	1842.43	2104.11	2763.64	1212.68	1612.65	1916.89	2189.21	2874.27
88	1078.65	1416.92	1667.97	1887.10	2501.96	1244.59	1653.08	1961.57	2238.14	2942.35	1291.40	1714.78	2036.03	2323.24	3052.98
89	1159.49	1525.43	1795.62	2031.77	2693.43	1325.44	1761.58	2089.22	2382.81	3133.83	1372.25	1823.28	2163.68	2467.91	3244.46
90	1250.98	1644.57	1936.04	2189.21	2904.05	1416.92	1880.72	2229.63	2540.25	3344.45	1463.73	1942.42	2304.10	2625.35	3455.08
91	1346.72	1770.09	2087.09	2361.54	3129.57	1512.66	2006.24	2380.69	2712.58	3569.97	1559.47	2067.94	2455.15	2797.68	3680.60
92	1450.96	1906.25	2246.65	2540.25	3369.98	1616.91	2142.41	2540.25	2891.29	3810.38	1663.71	2204.10	2614.71	2976.39	3921.01
93	1561.59	2053.05	2416.85	2735.98	3625.28	1727.54	2289.20	2710.45	3087.02	4065.68	1774.35	2350.90	2784.91	3172.12	4176.31
94	1682.86	2210.49	2604.08	2946.61	3903.99	1848.81	2446.64	2897.67	3297.64	4344.38	1895.61	2508.34	2972.14	3382.75	4455.01
95	1814.77	2382.81	2806.19	3176.38	4210.35	1980.71	2618.97	3099.79	3527.42	4650.74	2027.52	2680.67	3174.25	3612.52	4761.37

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

Appendix B1

Union Security Insurance Company

6063-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	52.02	56.97	63.98	68.90	105.12	172.13	196.10	224.22	241.33	499.92	566.58	709.25	768.92	842.35	1274.61
30	57.85	59.93	67.89	72.77	130.07	180.25	204.99	227.15	244.79	517.73	574.69	717.23	779.93	853.03	1274.61
31	61.09	61.42	70.30	75.16	131.95	192.84	217.71	238.97	257.56	545.49	577.81	719.08	781.77	856.00	1274.61
32	64.21	63.94	73.90	78.14	140.07	193.51	217.71	250.92	269.66	554.20	579.69	722.16	784.84	857.78	1274.61
33	66.04	66.84	78.44	82.80	143.82	202.28	231.15	262.19	281.91	573.27	580.94	724.00	786.68	860.75	1274.61
34	69.03	71.40	83.41	88.28	150.67	202.99	243.26	271.62	293.51	596.93	582.82	725.07	788.57	862.54	1274.61
35	71.97	74.68	89.86	95.52	157.06	210.08	252.89	271.62	305.32	598.49	585.95	725.07	788.57	862.66	1274.61
36	74.87	80.91	94.79	101.74	163.45	223.60	258.89	272.52	312.80	620.10	586.73	725.07	788.57	862.66	1274.61
37	77.75	85.70	100.80	109.53	183.96	230.06	272.34	289.92	319.07	637.63	586.73	725.07	788.57	862.66	1274.61
38	82.32	88.64	108.42	115.96	183.96	230.06	278.99	295.88	325.59	658.71	586.73	725.07	788.57	862.66	1274.61
39	85.16	93.28	113.06	123.44	184.94	236.20	284.85	301.14	343.21	688.70	586.73	725.07	788.57	862.66	1274.61
40	87.10	97.95	113.92	126.10	188.10	241.63	290.74	309.57	352.16	715.55	597.97	722.31	781.61	865.84	1355.54
41	92.72	103.69	121.60	132.08	197.41	249.72	299.21	319.79	363.46	746.62	606.49	730.98	795.42	881.06	1355.54
42	92.72	108.45	128.66	139.24	221.29	253.75	306.74	330.04	386.01	779.84	615.09	737.88	809.36	895.22	1355.54
43	98.15	113.88	130.00	143.33	224.07	261.84	315.00	351.36	396.55	813.83	623.75	746.68	823.43	908.91	1355.54
44	104.83	115.13	137.41	151.88	228.53	278.05	331.04	369.98	415.98	854.04	627.19	750.34	837.31	924.52	1355.54
45	111.98	117.50	135.61	153.31	245.71	295.05	330.32	372.73	429.06	885.15	632.88	747.77	830.75	927.75	1436.47
46	113.43	118.74	144.19	157.79	248.29	296.40	349.54	394.08	440.44	943.89	641.63	756.58	844.84	933.97	1436.47
47	120.69	125.47	145.66	159.61	252.37	307.92	357.25	406.00	463.62	986.07	650.46	764.73	862.12	933.97	1436.47
48	126.82	129.84	152.58	168.89	277.27	316.03	364.90	427.55	486.93	1041.97	655.87	764.73	863.11	933.97	1436.47
49	132.59	135.82	160.66	174.17	295.01	335.08	383.39	438.68	498.52	1072.29	655.87	764.73	863.11	933.97	1436.47
50	134.99	138.45	163.39	174.54	293.48	333.82	394.75	465.41	529.63	1073.86	652.37	765.17	871.67	935.79	1588.21
51	142.54	141.08	172.68	186.97	315.24	345.88	397.20	485.84	542.67	1105.09	656.79	761.23	853.21	929.26	1628.67
52	145.00	150.60	176.10	190.15	339.94	360.30	419.66	487.42	556.35	1142.02	655.63	756.48	843.82	920.02	1659.02
53	148.88	155.92	182.28	205.19	390.03	376.79	433.47	502.05	567.68	1176.34	647.96	750.34	837.95	911.39	1709.60
54	154.69	167.53	195.35	209.85	422.45	379.39	443.37	522.00	580.43	1212.52	632.83	752.06	839.66	903.31	1750.06
55	160.67	175.17	205.25	222.90	454.12	410.65	471.49	537.19	592.37	1253.46	634.21	753.69	831.51	895.73	1790.53
56	170.32	187.77	215.79	235.51	493.75	420.96	479.01	547.89	613.03	1293.06	635.50	752.45	834.96	890.54	1865.38
57	177.61	194.98	230.64	245.27	514.30	421.58	500.39	561.83	621.67	1318.99	633.72	746.19	829.29	889.83	1869.29
58	183.44	204.77	248.37	264.77	524.52	422.70	497.07	582.35	643.70	1339.52	629.36	749.26	836.30	897.05	1869.42
59	192.25	217.48	260.14	275.19	560.19	448.39	524.30	586.75	642.88	1349.76	640.84	749.75	834.70	899.58	1874.90
60	198.48	231.55	276.80	294.00	582.28	448.68	532.46	602.17	659.93	1380.32	642.57	755.82	838.68	901.82	1879.79
61	210.54	248.22	294.46	314.08	626.53	451.37	553.18	619.35	679.66	1427.77	645.33	776.69	859.17	915.87	1888.89
62	223.43	262.44	307.25	333.24	697.96	464.63	582.94	647.84	691.46	1445.16	647.95	802.96	884.09	927.21	1894.19
63	243.99	284.90	330.58	359.09	727.61	477.03	599.26	661.06	723.44	1425.07	651.69	824.52	904.88	939.14	1889.46
64	256.88	305.21	345.63	385.71	815.25	479.28	616.18	697.66	732.76	1438.85	654.11	849.14	926.70	950.23	1895.54
65	279.54	327.59	366.20	412.42	854.97	506.87	647.99	711.42	757.81	1440.25	659.40	878.21	948.15	966.04	1896.20
66	306.23	358.05	400.90	452.98	897.74	550.00	712.94	774.77	821.68	1568.97	705.55	924.82	1003.36	1047.21	2012.51
67	344.25	399.54	447.54	493.35	951.63	605.32	783.85	866.07	899.33	1712.94	757.57	975.01	1076.14	1127.69	2132.03
68	378.47	439.88	488.49	542.68	1017.18	669.03	862.72	935.10	1017.15	1864.93	806.30	1024.81	1134.97	1217.86	2282.61
69	412.61	481.42	544.20	598.76	1040.95	721.85	936.86	1041.58	1124.88	2022.14	861.20	1070.32	1210.79	1317.36	2394.81
70	448.26	526.99	599.41	659.46	1086.06	784.48	1038.31	1118.96	1253.87	2197.10	913.90	1132.87	1282.11	1420.85	2483.78
71	489.18	576.55	636.87	727.79	1123.34	824.32	1080.22	1216.67	1380.02	2232.30	939.69	1191.59	1375.90	1530.02	2496.77
72	546.93	631.36	694.68	809.10	1187.37	859.21	1115.38	1271.78	1438.32	2273.80	969.97	1226.36	1430.75	1616.22	2524.25
73	599.57	693.88	764.35	899.02	1249.93	889.14	1153.72	1323.21	1487.74	2310.66	994.97	1260.20	1473.74	1659.27	2542.33
74	674.45	769.62	842.95	1016.18	1325.64	916.47	1185.39	1365.03	1539.29	2337.41	1017.08	1290.81	1510.24	1700.64	2565.42
75	699.53	863.09	932.00	1132.30	1413.87	939.63	1215.11	1405.00	1585.81	2354.91	1034.75	1316.07	1541.35	1739.94	2588.42
76	726.69	916.50	1062.92	1184.94	1635.59	962.59	1248.34	1447.96	1635.05	2377.43	1049.29	1342.21	1572.69	1776.05	2612.59
77	770.73	976.09	1135.81	1270.18	1739.20	1006.51	1304.55	1523.71	1726.54	2452.30	1084.64	1394.41	1642.87	1858.37	2661.19
78	824.37	1045.49	1220.94	1367.55	1857.02	1059.91	1375.75	1615.10	1833.81	2540.22	1133.46	1461.28	1725.65	1958.79	2702.54
79	868.68	1104.56	1290.55	1447.05	1950.62	1102.30	1428.68	1685.20	1914.27	2571.47	1171.10	1512.82	1789.53	2032.22	2719.97
80	895.68	1140.35	1336.08	1499.90	2006.24	1125.45	1453.09	1723.29	1959.44	2589.18	1189.28	1538.19	1823.28	2072.20	2735.98
81	974.40	1240.34	1453.09	1631.80	2180.70	1210.55	1563.72	1853.06	2106.24	2782.79	1274.38	1648.82	1953.06	2221.12	2931.71
82	1048.86	1336.08	1565.85	1755.20	2346.65	1291.40	1667.97	1976.46	2242.40	2961.50	1357.35	1753.07	2078.58	2357.28	3114.68
83	1125.45	1431.82	1678.61	1882.85	2518.98	1372.25	1767.96	2095.60	2378.56	3144.46	1438.20	1857.32	2199.85	2495.57	3301.90
84	1208.43	1538.19	1802.00	2021.14	2701.94	1457.35	1880.72	2225.38	2523.23	3335.94	1527.55	1970.08	2331.75	2642.37	3495.50
85	1299.91	1655.20	1938.16	2174.32	2908.31	1550.96	1999.86	2365.79	2680.67	3548.69	1621.16	2091.35	2474.30	2804.06	3710.38
86	1402.03	1782.86	2089.22	2344.52	3133.83	1653.08	2127.51	2516.85	2850.87	3774.21	1723.29	2219.00	2625.35	2974.26	3935.90
87	1508.41	1919.02	2248.78	2523.23	3374.24	1759.45	2263.67	2676.41	3029.58	4014.62	1829.66	2355.16	2784.91	3152.97	4176.31
88	1623.29	2065.81	2421.11	2716.83	3631.66	1874.34	2410.47	2848.74	3223.18	4272.05	1944.55	2501.96	2957.24	3346.58	4433.74
89	1748.82	2225.38	2606.20	2925.33	3910.37	1999.86	2570.04	3033.83	3431.68	4550.75	2070.07	2661.52	3142.34	3555.07	4712.44
90	1884.98	2399.83	2810.44	3152.97	4216.73	2136.02	2744.49	3238.07	3659.32	4857.11	2206.23	2835.97	3346.58	3782.72	5018.80
91	2031.77	2587.06	3029.58	3399.77	4544.37	2282.82	2931.71	3457.21	3906.11	5184.75	2353.03	3023.20	3565.71	4029.51	5346.44
92	2187.08	2784.91	3261.48	3659.32	4891.15	2438.13	3129.57	3689.11	4165.67	5531.53	2508.34	3221.05	3797.61	4289.07	5693.22
93	2353.03	2995.54	3510.40	3938.03	5265.59	2604.08	3340.20	3938.03	4444.37	5905.98	2674.28	3431.68	4046.53	4567.77	6067.67
94	2533.87	3227.44	3780.59	4240.13	5669.82	2784.91	3572.09	4208.22	4746.48	6310.20	2855.12	3663.58	4316.72	4869.88	6471.89
95	2733.85	3478.48	4076.31	4572.02	6114.47	2984.90	3823.14	4503.94	5078.37	6754.85	3055.11	3914.62	4612.45	5201.77	6916.54

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Union Security Insurance Company

6063-PA

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	46.45	50.46	57.58	62.64	92.85	152.11	174.31	202.52	220.35	446.17	498.20	621.81	686.54	760.84	1122.87
30	51.65	53.09	61.10	66.16	114.89	159.29	182.21	205.17	223.50	462.06	505.33	628.81	696.37	770.48	1122.87
31	54.55	54.40	63.27	68.32	116.55	170.41	193.52	215.84	235.16	486.84	508.07	630.42	698.01	773.16	1122.87
32	57.33	56.63	66.51	71.04	123.73	171.01	193.52	226.64	246.21	494.61	509.72	633.12	700.75	774.77	1122.87
33	58.96	59.20	70.60	75.28	127.04	178.76	205.47	236.82	257.40	511.63	510.82	634.74	702.39	777.46	1122.87
34	61.63	63.24	75.07	80.26	133.10	179.39	216.23	245.33	267.99	532.75	512.48	635.67	704.08	779.07	1122.87
35	64.26	66.14	80.87	86.83	138.73	185.65	224.79	245.33	278.77	534.13	515.23	635.67	704.08	779.17	1122.87
36	66.85	71.66	85.32	92.49	144.38	197.60	230.12	246.15	285.60	553.42	515.91	635.67	704.08	779.17	1122.87
37	69.42	75.91	90.72	99.57	162.50	203.31	242.08	261.86	291.32	569.07	515.91	635.67	704.08	779.17	1122.87
38	73.50	78.51	97.58	105.42	162.50	203.31	247.99	267.25	297.27	587.88	515.91	635.67	704.08	779.17	1122.87
39	76.03	82.62	101.75	112.22	163.37	208.74	253.20	271.99	313.37	614.65	515.91	635.67	704.08	779.17	1122.87
40	78.39	87.36	100.67	112.69	167.52	215.36	260.14	272.60	314.09	636.84	530.46	647.26	693.79	778.38	1203.80
41	83.45	92.48	107.46	118.03	175.82	222.58	267.71	281.60	324.17	664.50	538.02	655.04	706.05	792.06	1203.80
42	83.45	96.72	113.70	124.43	197.09	226.17	274.45	290.63	344.28	694.06	545.64	661.22	718.42	804.80	1203.80
43	88.34	101.57	114.88	128.08	199.56	233.38	281.85	309.41	353.68	724.31	553.32	669.10	730.91	817.10	1203.80
44	94.35	102.68	121.43	135.72	203.53	247.82	296.19	325.80	371.01	760.10	556.38	672.38	743.23	831.14	1203.80
45	97.98	105.45	120.54	137.97	216.81	258.92	297.29	330.13	385.05	776.60	564.72	673.92	742.38	830.56	1274.61
46	99.25	106.56	128.17	142.01	219.08	260.10	314.59	349.04	395.26	828.13	572.53	681.86	754.96	836.13	1274.61
47	105.61	112.60	129.48	143.65	222.68	270.21	321.52	359.60	416.07	865.14	580.41	689.20	770.40	836.13	1274.61
48	110.97	116.52	135.63	152.00	244.65	277.34	328.41	378.69	436.99	914.18	585.24	689.20	771.29	836.13	1274.61
49	116.01	121.89	142.81	156.76	260.31	294.05	345.05	388.55	447.39	940.79	585.24	689.20	771.29	836.13	1274.61
50	119.56	122.72	147.05	152.72	262.18	296.73	348.31	417.67	463.42	954.54	579.89	681.09	780.35	824.77	1416.24
51	127.13	125.41	152.75	164.40	278.87	308.82	351.81	431.86	477.07	977.23	577.98	671.19	757.52	828.59	1446.58
52	129.74	134.58	156.53	167.97	305.95	323.03	378.86	429.40	491.25	1023.25	586.62	676.85	751.77	822.78	1487.05
53	133.61	139.68	162.39	182.03	347.73	338.47	386.61	443.67	503.30	1048.68	573.20	672.99	748.17	810.13	1517.40
54	139.22	150.78	174.79	186.90	373.33	342.07	397.31	463.35	516.58	1075.77	568.75	669.33	752.04	805.28	1547.74
55	141.54	154.96	184.38	199.26	403.09	359.32	418.45	484.06	529.11	1108.14	556.87	665.88	739.90	800.73	1598.32
56	150.97	167.28	191.81	208.60	441.22	370.69	427.69	485.76	545.54	1159.30	560.74	668.06	740.69	793.74	1663.72
57	158.72	171.85	206.54	219.11	458.28	374.08	439.23	501.83	552.00	1174.32	562.52	660.35	739.98	792.31	1667.98
58	161.86	182.02	221.16	235.35	466.77	372.65	444.74	519.40	576.22	1194.27	562.41	661.11	745.40	798.03	1669.77
59	171.28	195.09	233.46	243.56	497.95	399.17	472.90	522.65	570.37	1198.10	570.35	672.39	743.23	795.36	1660.87
60	174.93	206.17	247.15	262.38	521.73	397.10	478.72	535.79	590.22	1235.02	569.83	671.21	746.70	803.35	1677.22
61	187.14	219.58	261.74	279.53	561.07	402.84	491.72	551.04	604.15	1273.80	571.09	689.17	765.44	816.86	1682.41
62	196.75	233.98	274.91	295.51	619.87	408.88	522.31	576.36	615.11	1286.06	572.36	712.56	788.10	823.66	1678.12
63	216.50	255.76	294.58	317.78	646.23	423.03	536.18	588.56	640.76	1266.05	579.85	736.92	807.58	835.79	1679.52
64	229.84	269.87	307.58	344.27	725.22	428.38	543.43	618.29	654.39	1277.70	586.28	750.40	824.25	847.97	1685.63
65	248.86	289.42	325.85	368.35	758.36	452.41	572.74	631.93	678.63	1274.89	586.14	773.21	841.31	860.95	1682.21
66	275.26	319.34	357.05	405.13	799.55	495.42	635.63	690.47	734.59	1395.84	632.25	821.01	893.34	932.67	1788.90
67	305.21	356.26	396.03	438.89	846.41	536.63	695.77	766.13	802.83	1525.67	670.33	867.19	956.57	1003.77	1897.74
68	335.22	392.87	433.49	484.54	905.15	593.71	768.36	830.27	904.14	1659.57	714.67	914.51	1008.38	1084.39	2030.94
69	369.56	427.93	482.28	531.16	924.36	647.02	833.26	926.32	998.07	1795.62	770.07	954.37	1077.22	1167.76	2127.45
70	399.61	471.34	532.09	586.54	965.82	698.27	929.96	994.63	1117.76	1952.98	816.77	1012.26	1140.58	1265.25	2209.60
71	435.20	513.19	567.12	650.04	998.52	734.54	958.80	1083.28	1233.47	1984.82	837.10	1061.01	1222.57	1362.68	2223.15
72	486.90	560.53	618.15	720.22	1056.92	764.58	991.45	1131.73	1283.14	2026.16	863.46	1090.10	1271.78	1438.32	2244.27
73	531.51	618.78	678.47	799.13	1112.43	791.13	1028.70	1172.69	1323.21	2057.55	882.46	1123.68	1309.21	1473.74	2260.30
74	600.23	687.06	750.84	904.28	1179.32	816.44	1057.33	1216.59	1368.26	2079.74	906.95	1152.05	1345.67	1513.47	2284.03
75	622.47	769.78	828.75	1007.80	1257.08	835.88	1085.78	1250.86	1410.93	2093.26	921.76	1173.80	1372.39	1547.28	2303.03
76	648.06	813.46	943.61	1054.79	1457.26	856.84	1108.41	1285.27	1456.09	2115.91	935.12	1190.36	1399.15	1580.82	2324.30
77	687.07	867.07	1011.58	1130.74	1547.68	894.96	1158.74	1356.38	1536.39	2180.43	967.79	1239.76	1462.87	1655.55	2367.94
78	733.04	930.12	1086.35	1216.13	1652.31	942.14	1223.42	1437.24	1629.52	2260.50	1008.32	1300.25	1535.78	1742.48	2404.21
79	773.42	982.09	1149.93	1288.28	1735.91	982.09	1271.70	1501.48	1703.34	2290.10	1044.00	1344.98	1594.47	1809.94	2421.33
80	797.82	1014.82	1189.28	1333.95	1784.98	1002.06	1293.53	1533.94	1742.43	2301.97	1057.37	1367.99	1621.16	1842.43	2433.87
81	865.90	1104.18	1293.53	1450.96	1940.29	1076.52	1391.39	1650.95	1874.34	2476.42	1133.96	1467.98	1740.31	1974.33	2608.33
82	933.98	1189.28	1393.52	1563.72	2089.22	1148.86	1485.00	1759.45	1997.73	2638.12	1208.43	1561.59	1848.81	2099.86	2774.28
83	1002.06	1274.38	1493.51	1676.48	2240.27	1221.19	1574.36	1865.83	2116.88	2797.68	1280.76	1653.08	1957.31	2223.25	2938.10
84	1074.39	1367.99	1602.02	1797.75	2404.09	1295.66	1672.23	1978.59	2244.53	2967.88	1357.35	1753.07	2072.20	2350.90	3110.42
85	1157.37	1472.24	1725.41	1936.04	2587.06	1380.76	1778.60	2106.24	2387.07	3157.23	1444.58	1861.57	2201.98	2495.57	3301.90
86	1246.72	1587.12	1859.45	2087.09	2789.17	1470.11	1893.49	2240.27	2538.12	3359.34	1533.94	1976.46	2336.01	2646.63	3504.01
87	1342.46	1708.39	2001.99	2246.65	3001.92	1565.85	2014.75	2382.81	2697.69	3572.09	1629.67	2097.73	2478.55	2806.19	3716.76
88	1444.58	1838.17	2155.17	2416.85	3231.69	1667.97	2144.53	2536.00	2867.89	3801.87	1731.80	2227.51	2631.73	2976.39	3946.54
89	1555.21	1980.71	2321.12	2604.08	3480.61	1778.60	2287.08	2701.94	3055.11	4050.78	1842.43	2370.05	2797.68	3163.61	4195.46
90	1676.48	2136.02	2501.96	2806.19	3752.93	1899.87	2442.38	2882.78	3257.22	4323.11	1963.69	2525.36	2978.52	3365.73	4467.78
91	1808.39	2301.97	2695.56	3025.32	4044.40	2031.77	2608.33	3076.38	3476.36	4614.58	2095.60	2691.30	3172.12	3584.86	4759.25
92	1946.67	2478.55	2901.93	3257.22	4352.89	2170.06	2784.91	3282.75	3708.25	4923.06	2233.89	2867.89	3378.49	3816.76	5067.74
93	2095.60	2665.77	3123.19	3504.01	4684.78	2318.99	2972.14	3504.01	3955.05	5254.96	2382.81	3055.11	3599.75	4063.55	5399.63
94	2255.16	2872.14	3363.60	3774.21	5046.46	2478.55	3178.50	3744.42	4225.24	5616.63	2542.38	3261.48	3840.16	4333.74	5761.30
95	2431.75	3095.53	3627.41	4069.93	5442.18	2655.14	3401.89	4008.23	4520.96	6012.35	2718.96	3484.87	4103.97	4629.47	6157.02

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

Appendix B1

Union Security Insurance Company

6063-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	42.73	45.57	51.19	56.37	85.84	140.10	156.15	180.82	195.87	408.54	459.13	563.52	613.31	688.38	1031.83
30	47.52	47.95	54.31	59.54	106.22	146.71	163.23	183.18	198.67	423.09	465.69	569.86	622.09	697.10	1031.83
31	50.18	49.14	56.24	61.49	107.76	156.96	173.36	192.71	209.03	445.78	468.23	571.32	623.56	699.53	1031.83
32	52.75	51.15	59.12	63.93	114.39	157.51	173.36	202.36	218.85	452.90	469.75	573.77	626.00	700.98	1031.83
33	54.25	53.48	62.75	67.75	117.45	164.65	184.07	211.45	228.80	468.48	470.76	575.24	627.47	703.41	1031.83
34	56.70	57.12	66.73	72.23	123.05	165.22	193.71	219.05	238.21	487.82	472.28	576.08	628.98	704.87	1031.83
35	59.12	59.74	71.88	78.15	128.26	170.99	201.38	219.05	247.80	489.09	474.82	576.08	628.98	704.97	1031.83
36	61.50	64.73	75.84	83.24	133.48	182.00	206.15	219.78	253.86	506.74	475.45	576.08	628.98	704.97	1031.83
37	63.87	68.56	80.64	89.62	150.23	187.26	216.86	233.81	258.95	521.07	475.45	576.08	628.98	704.97	1031.83
38	67.62	70.91	86.74	94.87	150.23	187.26	222.16	238.62	264.24	538.30	475.45	576.08	628.98	704.97	1031.83
39	69.95	74.62	90.44	100.99	151.04	192.26	226.82	242.85	278.55	562.81	475.45	576.08	628.98	704.97	1031.83
40	69.68	79.42	90.08	101.96	152.83	194.35	234.63	244.88	285.53	579.60	482.24	581.60	632.31	699.67	1092.53
41	74.17	84.08	96.15	106.79	160.39	200.87	241.47	252.97	294.70	604.77	489.11	588.58	643.49	711.97	1092.53
42	74.17	87.93	101.73	112.58	179.80	204.10	247.55	261.07	312.98	631.67	496.04	594.14	654.77	723.41	1092.53
43	78.52	92.33	102.79	115.88	182.06	210.61	254.21	277.94	321.53	659.21	503.02	601.22	666.14	734.47	1092.53
44	83.86	93.35	108.65	122.80	185.68	223.65	267.15	292.67	337.28	691.77	505.80	604.17	677.37	747.09	1092.53
45	90.98	96.41	108.49	125.71	198.74	240.86	269.76	298.18	352.05	709.79	516.04	609.30	671.67	759.87	1163.34
46	92.16	97.43	115.35	129.39	200.82	241.96	285.46	315.26	361.38	756.89	523.18	616.47	683.06	764.97	1163.34
47	98.06	102.95	116.53	130.88	204.12	251.36	291.75	324.80	380.41	790.72	530.37	623.11	697.03	764.97	1163.34
48	103.04	106.53	122.07	138.49	224.26	257.99	298.00	342.04	399.53	835.54	534.79	623.11	697.84	764.97	1163.34
49	107.73	111.44	128.53	142.82	238.61	273.54	313.10	350.95	409.04	859.86	534.79	623.11	697.84	764.97	1163.34
50	111.85	110.13	133.98	140.26	238.70	272.00	313.48	381.87	427.31	871.94	534.58	613.82	705.64	753.39	1284.73
51	115.57	116.00	139.47	151.51	254.62	284.12	323.44	389.87	435.33	895.03	525.43	622.08	693.73	758.90	1315.08
52	118.29	121.76	140.22	152.12	276.20	291.97	343.89	388.78	443.90	922.75	534.86	613.15	682.73	740.51	1345.43
53	122.15	126.69	149.14	165.48	314.84	312.93	351.46	408.64	456.48	948.37	523.35	611.10	680.83	737.79	1375.77
54	127.62	137.37	157.65	170.51	343.86	310.97	362.76	422.29	470.15	984.60	520.68	609.17	679.03	735.25	1416.24
55	130.06	141.48	166.98	179.00	367.38	333.65	377.19	436.84	477.35	1008.22	510.46	607.34	676.48	726.09	1456.70
56	139.36	150.21	174.68	191.77	399.20	339.28	387.77	446.22	494.92	1043.37	515.88	604.77	673.35	722.76	1512.47
57	143.60	158.63	189.33	199.49	417.55	338.46	405.87	458.19	503.76	1072.21	512.67	600.92	676.19	719.17	1514.60
58	147.47	165.76	200.74	212.47	423.46	339.28	402.89	472.18	519.12	1081.30	508.85	604.45	678.74	728.13	1515.50
59	153.80	175.90	210.11	221.42	454.86	360.90	426.64	473.34	517.20	1091.94	519.08	606.94	674.62	724.05	1515.33
60	158.11	187.14	224.08	237.09	475.14	361.00	434.76	488.37	534.45	1118.78	515.27	609.17	681.77	725.60	1523.28
61	170.44	200.49	238.84	254.40	509.64	368.87	449.16	505.50	550.84	1154.82	519.69	629.01	697.75	742.60	1529.47
62	180.08	211.85	249.04	270.36	566.18	371.70	471.01	522.74	559.96	1173.36	523.76	648.75	717.37	748.36	1534.08
63	199.31	233.10	268.39	289.18	588.79	387.03	491.12	537.38	582.89	1149.84	528.54	669.93	734.60	759.40	1530.53
64	209.56	247.38	279.04	312.39	660.20	390.21	496.36	563.98	595.61	1162.59	532.98	686.22	749.74	771.27	1532.97
65	228.41	263.98	294.82	333.72	690.74	414.71	518.40	576.29	614.54	1157.54	535.77	706.39	765.64	780.11	1533.61
66	247.73	290.31	325.73	366.85	724.74	445.03	575.50	630.25	666.43	1266.00	572.69	750.24	814.13	846.77	1624.13
67	276.82	326.29	360.61	400.45	768.63	489.41	638.53	699.51	729.50	1387.98	610.65	792.19	868.00	912.89	1722.02
68	306.38	355.94	394.67	439.31	824.50	544.97	696.46	758.98	823.41	1509.71	650.53	827.20	916.71	988.47	1849.50
69	333.68	391.15	439.92	486.09	841.09	585.40	761.20	840.95	912.17	1635.40	697.17	869.64	982.42	1068.02	1939.74
70	361.39	428.79	484.01	535.81	880.49	633.62	844.19	903.45	1018.77	1779.38	737.30	921.80	1036.51	1154.70	2010.68
71	398.09	465.68	515.56	590.94	909.37	669.25	870.88	986.27	1119.49	1806.63	763.24	963.07	1113.63	1239.16	2022.83
72	440.21	511.25	565.17	652.80	959.93	692.67	906.25	1033.32	1162.01	1841.55	783.58	995.47	1162.01	1305.85	2039.84
73	486.14	561.71	618.35	729.51	1012.44	721.12	932.26	1071.17	1207.69	1869.76	805.11	1022.16	1193.69	1344.21	2058.84
74	545.37	625.14	681.06	822.62	1073.97	742.21	962.11	1103.64	1245.63	1892.02	822.73	1048.78	1219.81	1377.94	2079.38
75	566.15	699.80	755.39	915.92	1144.30	761.78	986.52	1138.23	1283.47	1907.78	838.51	1067.09	1250.86	1407.96	2093.96
76	588.40	740.25	859.56	959.88	1326.30	778.21	1006.90	1171.38	1323.23	1925.72	848.13	1084.61	1274.42	1439.82	2117.10
77	626.22	791.01	920.31	1029.33	1407.92	816.37	1056.43	1234.69	1399.48	1984.68	881.43	1130.74	1331.03	1505.97	2154.17
78	668.15	846.00	990.21	1107.98	1503.65	860.42	1112.20	1309.86	1485.31	2056.37	919.28	1182.48	1398.79	1586.26	2188.61
79	703.11	893.63	1045.59	1172.61	1580.59	893.63	1155.68	1365.40	1551.38	2084.85	948.68	1224.77	1449.31	1646.64	2205.38
80	725.48	923.34	1082.90	1214.81	1623.29	910.58	1176.51	1397.78	1587.12	2095.60	961.64	1244.59	1476.49	1678.61	2214.74
81	789.31	1004.19	1176.51	1321.19	1765.84	980.78	1265.87	1502.02	1706.27	2253.04	1031.84	1333.95	1582.87	1797.75	2374.30
82	848.88	1080.78	1268.00	1423.31	1902.00	1044.61	1348.84	1599.89	1816.90	2399.83	1097.80	1419.05	1682.86	1910.51	2525.36
83	910.58	1159.49	1359.48	1525.43	2040.28	1110.56	1431.82	1697.76	1925.40	2546.63	1163.75	1504.15	1782.86	2023.26	2674.28
84	978.66	1244.59	1459.47	1636.06	2187.08	1180.77	1521.17	1802.00	2042.41	2699.81	1236.08	1593.51	1889.23	2140.28	2829.59
85	1053.12	1340.33	1570.10	1761.58	2355.16	1257.36	1619.04	1914.76	2172.19	2874.27	1314.80	1693.50	2004.12	2270.06	3006.18
86	1133.96	1444.58	1691.37	1897.74	2538.12	1338.21	1723.29	2036.03	2308.35	3057.24	1395.65	1797.75	2125.39	2406.22	3189.14
87	1221.19	1555.21	1821.15	2044.54	2731.73	1425.43	1833.92	2165.81	2455.15	3250.84	1482.88	1908.38	2255.16	2553.02	3382.75
88	1314.80	1674.35	1961.57	2199.85	2940.22	1519.04	1953.06	2306.22	2610.46	3459.34	1576.49	2027.52	2395.58	2708.32	3591.24
89	1414.80	1802.00	2110.49	2367.92	3167.87	1619.04	2080.71	2455.15	2778.53	3686.98	1676.48	2155.17	2544.51	2876.40	3818.89
90	1527.55	1942.42	2276.44	2553.02	3414.66	1731.80	2221.12	2621.10	2963.63	3933.77	1789.24	2295.59	2710.45	3061.49	4065.68
91	1644.57	2095.60	2453.02	2753.00	3680.60	1848.81	2374.30	2797.68	3163.61	4199.71	1906.25	2448.77	2887.03	3261.48	4331.62
92	1770.09	2255.16	2640.24	2963.63	3961.43	1974.33	2533.87	2984.90	3374.24	4480.54	2031.77	2608.33	3074.26	3472.10	4612.45
93	1906.25	2427.49	2842.36	3189.14	4263.54	2110.49	2706.20	3187.01	3599.75	4782.65	2167.94	2780.66	3276.37	3697.62	4914.55
94	2053.05	2612.59	3061.49	3433.81	4591.17	2257.29	2891.29	3406.15	3844.42	5110.29	2314.73	2965.75	3495.50	3942.28	5242.19
95	2212.61	2816.83	3301.90	3704.00	4950.72	2416.85	3095.53	3646.56	4114.61	5469.84	2474.30	3169.99	3735.91	4212.48	5601.74

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

Appendix B1

Union Security Insurance Company

6063-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	39.02	42.32	47.99	51.68	78.84	128.09	145.26	169.97	181.88	376.29	420.05	524.65	576.69	634.03	950.90
30	43.39	44.52	50.92	54.58	97.55	134.14	151.84	172.19	184.48	389.69	426.06	530.56	584.95	642.06	950.90
31	45.82	45.63	52.73	56.37	98.96	143.51	161.27	181.15	194.10	410.59	428.38	531.92	586.33	644.30	950.90
32	48.16	47.50	55.42	58.61	105.05	144.01	161.27	190.22	203.22	417.14	429.77	534.20	588.63	645.64	950.90
33	49.53	49.66	58.83	62.10	107.87	150.54	171.23	198.76	212.46	431.50	430.70	535.56	590.01	647.88	950.90
34	51.77	53.04	62.56	66.21	113.01	151.06	180.19	205.91	221.20	449.30	432.09	536.35	591.43	649.22	950.90
35	53.98	55.47	67.39	71.64	117.79	156.34	187.33	205.91	230.10	450.47	434.41	536.35	591.43	649.31	950.90
36	56.15	60.11	71.10	76.31	122.59	166.40	191.77	206.59	235.73	466.74	434.99	536.35	591.43	649.31	950.90
37	58.31	63.67	75.60	82.15	137.97	171.21	201.73	219.78	240.46	479.94	434.99	536.35	591.43	649.31	950.90
38	61.74	65.85	81.32	86.97	137.97	171.21	206.66	224.30	245.37	495.80	434.99	536.35	591.43	649.31	950.90
39	63.87	69.29	84.79	92.58	138.71	175.78	211.00	228.28	258.65	518.38	434.99	536.35	591.43	649.31	950.90
40	63.87	74.12	84.78	93.91	141.07	178.60	219.33	231.02	261.74	536.66	434.01	544.08	588.40	647.19	1011.60
41	67.99	78.47	90.49	98.36	148.06	184.58	225.72	238.65	270.14	559.97	440.20	550.61	598.80	658.57	1011.60
42	67.99	82.07	95.75	103.69	165.97	187.55	231.40	246.30	286.90	584.88	446.43	555.81	609.30	669.16	1011.60
43	71.98	86.18	96.75	106.73	168.05	193.53	237.63	262.21	294.73	610.38	452.72	562.43	619.88	679.38	1011.60
44	76.88	87.12	102.26	113.10	171.40	205.51	249.73	276.10	309.18	640.53	455.22	565.19	630.33	691.06	1011.60
45	83.98	90.38	102.46	113.45	184.28	216.77	253.25	282.21	319.04	659.69	477.09	572.37	627.48	698.02	1072.29
46	85.07	91.34	108.94	116.76	186.22	217.76	267.98	298.37	327.50	703.46	483.69	579.11	638.13	702.70	1072.29
47	90.52	96.51	110.06	118.11	189.28	226.22	273.89	307.40	344.74	734.90	490.35	585.35	651.17	702.70	1072.29
48	95.12	99.87	115.28	124.98	207.95	232.19	279.76	323.72	362.07	776.56	494.43	585.35	651.93	702.70	1072.29
49	99.44	104.48	121.39	128.89	221.26	246.18	293.93	332.14	370.70	799.16	494.43	585.35	651.93	702.70	1072.29
50	100.28	103.84	120.91	130.91	219.13	247.28	296.07	346.07	397.22	798.51	480.22	571.78	647.52	697.88	1183.57
51	104.02	106.60	129.51	138.61	234.41	253.23	300.74	365.88	405.51	821.97	481.65	572.97	645.89	696.95	1213.92
52	106.84	112.15	130.44	142.62	254.96	267.12	314.75	359.76	414.30	849.66	483.10	565.37	629.03	695.63	1244.27
53	110.70	116.94	139.20	152.24	291.34	281.00	328.03	379.45	421.37	875.42	481.82	564.69	635.94	679.93	1274.61
54	116.02	127.32	147.37	157.39	314.39	286.10	333.97	392.96	435.32	902.55	472.62	571.57	635.22	679.23	1304.96
55	118.59	131.38	153.07	165.49	336.76	301.57	353.62	401.42	442.84	926.47	464.06	563.44	620.11	671.80	1335.31
56	127.74	139.97	160.98	174.95	372.94	314.15	359.26	412.33	455.55	972.03	471.02	562.58	626.22	664.68	1401.56
57	132.26	145.41	172.12	183.14	387.00	314.70	372.51	420.01	466.25	987.11	469.95	554.69	618.77	664.32	1409.16
58	136.68	152.76	183.73	196.13	389.78	317.03	371.49	435.45	482.78	1000.61	468.67	560.37	624.20	669.88	1397.52
59	139.82	163.11	193.44	205.60	421.34	328.09	395.80	433.90	483.37	1016.11	467.81	565.29	623.17	674.68	1404.03
60	144.66	174.45	204.31	221.29	437.88	330.06	405.45	445.70	497.27	1038.87	472.84	569.69	622.25	678.96	1409.84
61	153.73	187.76	219.21	235.56	472.23	334.89	420.80	464.51	510.86	1070.83	474.00	585.25	640.47	688.14	1422.40
62	163.40	196.04	229.63	248.36	522.25	339.18	438.37	487.00	517.54	1080.55	475.16	600.89	661.80	691.88	1418.84
63	182.13	216.91	248.75	270.12	545.71	355.52	455.08	494.73	541.55	1070.33	482.35	628.70	681.09	709.97	1422.18
64	192.66	228.11	260.01	290.08	610.19	360.52	462.13	522.20	552.51	1076.26	489.37	636.85	698.52	715.87	1424.83
65	207.95	244.89	276.20	308.53	642.43	377.01	484.95	536.54	569.30	1077.52	489.97	658.66	716.68	723.52	1426.61
66	227.09	270.96	300.67	341.33	673.30	407.25	536.85	582.08	620.99	1179.43	522.29	698.33	752.52	789.50	1512.32
67	255.53	302.99	334.85	371.62	713.73	450.77	594.49	649.55	679.32	1288.84	560.14	740.63	806.00	846.80	1604.88
68	281.15	332.43	365.56	410.24	761.76	496.23	651.53	704.47	766.90	1398.70	595.56	776.65	851.23	921.74	1714.89
69	304.97	364.41	407.34	450.68	782.80	532.58	711.65	781.19	846.73	1519.37	637.93	811.66	909.17	989.06	1803.21
70	333.59	399.33	448.75	494.59	814.55	581.89	785.50	841.29	940.41	1649.18	679.90	857.19	965.74	1068.71	1865.52
71	364.36	434.00	479.17	547.40	845.18	616.20	812.26	917.55	1038.07	1682.89	697.58	897.78	1036.97	1151.50	1881.13
72	406.86	477.37	523.96	609.89	893.03	639.68	844.28	961.41	1086.31	1710.98	718.92	927.34	1078.74	1218.79	1902.07
73	444.01	525.67	575.41	678.05	943.69	658.11	875.11	994.16	1123.68	1743.20	738.31	955.65	1109.68	1253.20	1917.83
74	500.19	583.85	636.40	768.18	997.89	680.90	899.72	1029.42	1161.73	1759.50	754.71	981.01	1139.14	1287.58	1933.20
75	521.69	656.06	703.76	853.67	1067.28	699.53	923.36	1061.16	1197.51	1778.61	770.12	1001.88	1164.90	1313.11	1954.59
76	542.31	694.15	799.90	894.81	1234.35	718.56	946.54	1090.04	1233.75	1794.96	780.18	1016.82	1187.65	1342.21	1972.95
77	572.98	740.31	856.93	958.34	1312.16	747.91	989.92	1151.03	1303.14	1851.46	807.76	1059.75	1239.76	1404.56	2011.65
78	612.87	793.13	920.51	1031.07	1401.29	788.32	1044.50	1218.53	1381.97	1917.77	844.68	1110.38	1302.65	1478.10	2040.70
79	646.41	836.93	973.01	1090.96	1470.96	821.05	1082.88	1272.40	1444.78	1941.86	871.51	1147.66	1351.79	1533.23	2053.76
80	665.91	865.90	1008.44	1129.71	1512.66	836.11	1104.18	1302.04	1476.49	1953.06	885.05	1168.00	1376.50	1561.59	2065.81
81	723.35	940.36	1095.67	1229.70	1642.44	899.94	1187.15	1399.90	1589.25	2097.73	946.74	1250.98	1474.37	1674.35	2210.49
82	780.80	1012.70	1178.64	1323.31	1770.09	961.64	1265.87	1489.26	1691.37	2236.02	1010.57	1331.82	1565.85	1778.60	2353.03
83	836.11	1087.16	1265.87	1419.05	1897.74	1019.08	1344.59	1580.74	1793.49	2372.18	1070.14	1412.67	1661.59	1882.85	2491.32
84	897.81	1165.88	1357.35	1523.30	2036.03	1082.90	1425.43	1676.48	1902.00	2514.72	1136.09	1495.64	1757.33	1993.48	2638.12
85	965.89	1255.23	1461.60	1638.18	2191.34	1153.11	1516.92	1784.98	2021.14	2676.41	1206.30	1589.25	1865.83	2114.75	2799.81
86	1042.48	1353.10	1574.36	1765.84	2361.54	1229.70	1614.78	1897.74	2148.79	2846.61	1282.89	1687.12	1978.59	2242.40	2970.01
87	1121.20	1455.22	1695.63	1902.00	2542.38	1308.42	1716.90	2019.01	2284.95	3027.45	1361.61	1789.24	2099.86	2378.56	3150.85
88	1206.30	1565.85	1825.41	2046.67	2735.98	1393.52	1827.53	2148.79	2429.62	3221.05	1446.71	1899.87	2229.63	2523.23	3344.45
89	1299.91	1687.12	1965.82	2204.10	2946.61	1487.13	1948.80	2289.20	2587.06	3431.68	1540.32	2021.14	2370.05	2680.67	3555.07
90	1402.03	1819.02	2119.00	2376.43	3178.50	1589.25	2080.71	2442.38	2759.38	3663.58	1642.44	2153.04	2523.23	2852.99	3786.97
91	1510.53	1961.57	2282.82	2561.53	3425.30	1697.76	2223.25	2606.20	2944.48	3910.37	1750.94	2295.59	2687.05	3038.09	4033.76
92	1625.42	2110.49	2457.28	2757.26	3686.98	1812.64	2372.18	2780.66	3140.21	4172.05	1865.83	2444.51	2861.50	3233.82	4295.45
93	1750.94	2272.18	2646.63	2967.88	3967.81	1938.16	2533.87	2970.01	3350.83	4452.88	1991.35	2606.20	3050.85	3444.44	4576.28
94	1884.98	2446.64	2848.74	3195.52	4274.17	2072.20	2708.32	3172.12	3578.48	4759.25	2125.39	2780.66	3252.97	3672.09	4882.64
95	2031.77	2638.12	3072.13	3446.57	4608.19	2219.00	2899.80	3395.51	3829.52	5093.27	2272.18	2972.14	3476.36	3923.13	5216.66

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

Appendix B1

Union Security Insurance Company

6063-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	44.59	48.83	54.38	57.94	89.35	148.11	167.05	191.67	202.86	424.67	488.43	602.38	649.92	715.55	1082.41
30	49.59	51.37	57.71	61.20	110.56	155.10	174.62	194.18	205.76	439.79	495.42	609.16	659.23	724.62	1082.41
31	52.37	52.65	59.76	63.20	112.15	165.93	185.46	204.28	216.50	463.38	498.11	610.72	660.78	727.14	1082.41
32	55.04	54.81	62.81	65.71	119.06	166.51	185.46	214.50	226.67	470.78	499.73	613.34	663.38	728.65	1082.41
33	56.60	57.29	66.68	69.63	122.25	174.06	196.91	224.13	236.97	486.98	500.81	614.91	664.93	731.18	1082.41
34	59.17	61.20	70.90	74.24	128.07	174.67	207.22	232.19	246.72	507.07	502.43	615.81	666.53	732.69	1082.41
35	61.69	64.01	76.38	80.32	133.50	180.77	215.43	232.19	256.65	508.39	505.13	615.81	666.53	732.79	1082.41
36	64.18	69.35	80.58	85.56	138.93	192.40	220.53	232.96	262.93	526.75	505.80	615.81	666.53	732.79	1082.41
37	66.64	73.46	85.68	92.11	156.37	197.96	231.99	247.83	268.20	541.64	505.80	615.81	666.53	732.79	1082.41
38	70.56	75.98	92.16	97.51	156.37	197.96	237.65	252.93	273.68	559.55	505.80	615.81	666.53	732.79	1082.41
39	72.99	79.95	96.10	103.80	157.20	203.24	242.65	257.42	288.50	585.03	505.80	615.81	666.53	732.79	1082.41
40	75.49	82.06	98.02	107.32	158.71	210.11	244.83	263.36	299.81	608.22	511.17	609.74	667.44	734.65	1153.22
41	80.35	86.88	104.63	112.41	166.56	217.15	251.97	272.06	309.43	634.63	518.45	617.06	679.24	747.56	1153.22
42	80.35	90.86	110.71	118.50	186.71	220.65	258.31	280.78	328.63	662.86	525.80	622.89	691.14	759.58	1153.22
43	85.06	95.41	111.86	121.98	189.06	227.68	265.27	298.92	337.60	691.76	533.20	630.31	703.15	771.19	1153.22
44	90.85	96.46	118.24	129.26	192.82	241.78	278.77	314.76	354.15	725.94	536.15	633.40	715.01	784.44	1153.22
45	94.48	99.42	114.52	131.84	209.58	246.88	280.77	314.15	368.55	751.54	535.51	636.99	707.02	795.21	1224.03
46	95.71	100.47	121.76	135.70	211.78	248.00	297.11	332.15	378.32	801.41	542.92	644.49	719.01	800.55	1224.03
47	101.83	106.17	123.00	137.27	215.26	257.64	303.66	342.20	398.24	837.23	550.39	651.44	733.72	800.55	1224.03
48	107.01	109.86	128.85	145.25	236.49	264.44	310.17	360.37	418.26	884.69	554.97	651.44	734.57	800.55	1224.03
49	111.87	114.92	135.67	149.79	251.63	280.37	325.88	369.75	428.22	910.44	554.97	651.44	734.57	800.55	1224.03
50	115.71	116.43	140.52	149.61	250.44	284.37	330.90	399.77	451.39	917.83	552.70	647.45	747.14	800.98	1355.54
51	119.43	119.14	146.11	157.96	266.74	290.29	334.79	413.86	459.18	940.70	551.71	646.63	725.63	789.87	1385.89
52	122.11	128.17	150.01	161.63	288.95	304.39	355.55	417.79	473.49	968.43	552.11	645.00	721.08	785.38	1406.12
53	125.97	133.19	155.77	175.41	333.64	319.31	369.03	426.16	485.75	1003.08	548.28	642.05	710.76	773.96	1456.70
54	131.49	144.08	164.51	177.06	358.60	323.41	380.03	439.89	493.36	1030.18	536.70	646.77	708.24	763.26	1487.05
55	137.72	148.22	173.94	189.13	387.79	352.90	400.77	454.54	500.36	1071.80	541.40	636.61	704.67	760.02	1527.51
56	143.23	160.45	184.96	201.87	420.21	358.13	410.58	468.81	523.04	1096.88	538.31	639.94	713.75	761.48	1583.05
57	151.16	165.24	196.21	209.30	437.92	356.27	422.55	480.01	530.56	1123.27	541.15	633.93	708.08	755.74	1591.29
58	154.66	175.52	210.95	225.55	447.52	355.96	423.81	493.16	550.26	1137.78	535.63	642.23	709.04	763.08	1588.10
59	164.29	185.50	220.12	234.07	474.01	382.77	447.20	497.99	546.20	1145.02	544.71	636.69	708.92	762.45	1592.38
60	168.20	196.66	233.97	249.74	493.78	381.63	454.30	512.08	562.33	1169.64	545.58	637.37	708.82	761.89	1596.20
61	180.46	210.03	251.92	266.97	533.02	388.28	468.08	528.27	577.49	1217.81	553.95	656.36	734.20	777.25	1605.94
62	190.08	224.50	261.97	282.94	595.46	394.94	498.99	554.02	585.41	1233.02	550.76	685.98	752.74	786.01	1613.30
63	206.19	242.81	281.49	305.07	617.51	405.03	509.15	562.97	615.96	1211.00	554.19	700.85	768.66	799.84	1605.03
64	219.70	260.23	294.89	328.33	695.21	407.18	526.32	593.22	623.04	1225.90	557.21	720.78	791.65	809.62	1615.66
65	238.63	279.88	310.34	349.46	724.55	431.47	551.84	604.11	644.70	1216.21	558.66	749.35	805.70	820.53	1610.88
66	261.50	303.21	341.39	385.99	762.14	470.22	605.57	658.35	700.51	1330.92	600.18	783.27	853.73	891.76	1712.40
67	291.02	339.61	379.93	419.67	809.80	510.88	664.95	736.99	764.24	1459.58	642.79	829.69	912.29	958.33	1815.74
68	320.80	372.73	414.08	461.92	864.83	567.12	732.41	792.53	863.77	1587.41	682.60	868.56	964.72	1034.35	1943.15
69	351.62	407.87	462.73	508.63	886.89	616.21	792.73	883.64	957.17	1723.80	733.62	909.77	1029.82	1117.89	2036.44
70	382.24	448.43	509.66	561.17	923.15	668.10	884.82	953.19	1068.27	1866.18	777.03	964.88	1090.62	1207.93	2112.83
71	414.96	491.02	542.85	618.93	955.73	697.82	921.12	1034.77	1172.41	1900.68	796.07	1016.12	1170.12	1302.91	2125.43
72	463.56	535.89	591.66	686.51	1010.10	730.52	948.85	1082.53	1222.58	1936.11	821.62	1040.89	1218.79	1373.98	2146.50
73	508.83	588.75	649.84	762.81	1062.44	756.12	978.70	1123.68	1263.70	1963.65	843.79	1071.17	1253.20	1407.22	2159.57
74	574.41	654.62	717.35	864.96	1126.64	780.94	1008.08	1161.73	1310.17	1987.72	864.84	1097.19	1284.35	1445.70	2181.70
75	595.79	734.79	793.43	963.34	1202.07	800.32	1034.65	1194.54	1348.68	2000.52	880.14	1120.44	1310.15	1479.10	2200.15
76	618.23	778.21	902.94	1005.98	1390.39	818.88	1059.03	1231.04	1388.30	2020.82	891.63	1138.84	1336.79	1507.61	2222.20
77	654.11	829.04	965.95	1080.04	1477.80	854.40	1107.59	1295.54	1467.94	2085.27	922.07	1183.98	1396.95	1579.49	2261.06
78	701.80	889.26	1038.28	1163.25	1579.20	901.28	1170.23	1372.35	1559.82	2159.69	965.01	1242.57	1468.49	1665.57	2298.92
79	739.40	938.99	1097.76	1229.31	1658.25	938.99	1214.83	1433.44	1626.23	2186.32	996.34	1286.01	1521.89	1726.02	2313.36
80	761.65	970.15	1136.09	1274.38	1706.27	957.38	1236.08	1465.86	1665.84	2201.98	1010.57	1308.42	1550.96	1761.58	2327.50
81	827.60	1055.25	1236.08	1387.14	1853.06	1027.59	1329.70	1576.49	1791.37	2365.79	1082.90	1402.03	1661.59	1887.10	2491.32
82	891.43	1136.09	1331.82	1491.39	1995.61	1097.80	1419.05	1680.74	1906.25	2518.98	1153.11	1491.39	1767.96	2004.12	2648.75
83	957.38	1216.94	1427.56	1599.89	2140.28	1168.00	1502.02	1782.86	2021.14	2672.16	1223.32	1578.61	1870.08	2121.13	2806.19
84	1027.59	1308.42	1531.81	1719.03	2297.71	1238.21	1599.89	1891.36	2146.66	2835.97	1299.91	1676.48	1982.84	2246.65	2972.14
85	1104.18	1406.29	1646.69	1848.81	2472.17	1316.93	1699.88	2010.50	2278.57	3016.81	1376.50	1776.47	2101.98	2384.94	3152.97
86	1191.41	1514.79	1776.47	1993.48	2663.65	1404.16	1808.39	2140.28	2423.24	3208.29	1463.73	1884.98	2231.76	2529.61	3344.45
87	1282.89	1631.80	1910.51	2144.53	2867.89	1495.64	1925.40	2274.31	2574.29	3412.53	1555.21	2001.99	2365.79	2680.67	3548.69
88	1380.76	1755.20	2057.30	2308.35	3087.02	1593.51	2048.79	2421.11	2738.11	3631.66	1653.08	2125.39	2512.59	2844.48	3767.83
89	1487.13	1891.36	2214.74	2487.06	3323.17	1699.88	2184.96	2578.55	2916.82	3867.82	1759.45	2261.55	2670.03	3023.20	4003.98
90	1602.02	2040.28	2389.20	2680.67	3584.86	1814.77	2333.88	2753.00	3110.42	4129.50	1874.34	2410.47	2844.48	3216.80	4265.66
91	1727.54	2199.85	2574.29	2889.16	3863.56	1940.29	2493.44	2938.10	3318.92	4408.21	1999.86	2570.04	3029.58	3425.30	4544.37
92	1859.45	2367.92	2772.15	3110.42	4157.16	2072.20	2661.52	3135.95	3540.18	4701.80	2131.77	2738.11	3227.44	3646.56	4837.96
93	1999.86	2546.63	2984.90	3346.58	4476.29	2212.61	2840.23	3348.71	3776.34	5020.93	2272.18	2916.82	3440.19	3882.71	5157.09
94	2153.04	2742.36	3212.54	3604.01	4818.82	2365.79	3035.96	3576.35	4033.76	5363.46	2425.36	3112.55	3667.83	4140.14	5499.62
95	2323.24	2957.24	3465.72	3886.97	5197.51	2536.00	3250.84	3829.52	4316.72	5742.16	2595.57	3327.43	3921.01	4423.10	5878.32

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

Appendix B1

Union Security Insurance Company

6063-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	39.02	42.32	49.59	53.24	78.84	128.09	145.26	173.59	188.87	381.66	420.05	524.65	585.85	643.09	950.90
30	43.39	44.52	52.62	56.23	97.55	134.14	151.84	175.86	191.57	395.25	426.06	530.56	594.24	651.24	950.90
31	45.82	45.63	54.49	58.08	98.96	143.51	161.27	185.01	201.57	416.45	428.38	531.92	595.64	653.50	950.90
32	48.16	47.50	57.27	60.38	105.05	144.01	161.27	194.26	211.04	423.10	429.77	534.20	597.97	654.86	950.90
33	49.53	49.66	60.79	63.98	107.87	150.54	171.23	202.99	220.63	437.66	430.70	535.56	599.38	657.14	950.90
34	51.77	53.04	64.64	68.22	113.01	151.06	180.19	210.29	229.70	455.72	432.09	536.35	600.82	658.50	950.90
35	53.98	55.47	69.64	73.81	117.79	156.34	187.33	210.29	238.95	456.91	434.41	536.35	600.82	658.59	950.90
36	56.15	60.11	73.47	78.62	122.59	166.40	191.77	210.98	244.80	473.41	434.99	536.35	600.82	658.59	950.90
37	58.31	63.67	78.12	84.64	137.97	171.21	201.73	224.45	249.70	486.79	434.99	536.35	600.82	658.59	950.90
38	61.74	65.85	84.03	89.60	137.97	171.21	206.66	229.07	254.81	502.89	434.99	536.35	600.82	658.59	950.90
39	63.87	69.29	87.62	95.38	138.71	175.78	211.00	233.14	268.60	525.78	434.99	536.35	600.82	658.59	950.90
40	66.78	74.12	84.78	96.59	141.07	183.85	219.33	231.02	266.50	536.66	453.30	553.46	588.40	664.68	1021.71
41	71.08	78.47	90.49	101.17	148.06	190.01	225.72	238.65	275.05	559.97	459.76	560.10	598.80	676.37	1021.71
42	71.08	82.07	95.75	106.65	165.97	193.07	231.40	246.30	292.12	584.88	466.27	565.39	609.30	687.24	1021.71
43	75.25	86.18	96.75	109.78	168.05	199.22	237.63	262.21	300.09	610.38	472.84	572.13	619.88	697.75	1021.71
44	80.37	87.12	102.26	116.33	171.40	211.56	249.73	276.10	314.80	640.53	475.45	574.93	630.33	709.73	1021.71
45	83.98	90.38	102.46	116.51	184.28	222.79	253.25	282.21	324.55	659.69	486.83	572.37	627.48	706.86	1082.41
46	85.07	91.34	108.94	119.92	186.22	223.81	267.98	298.37	333.15	703.46	493.56	579.11	638.13	711.60	1082.41
47	90.52	96.51	110.06	121.31	189.28	232.51	273.89	307.40	350.69	734.90	500.35	585.35	651.17	711.60	1082.41
48	95.12	99.87	115.28	128.36	207.95	238.64	279.76	323.72	368.32	776.56	504.52	585.35	651.93	711.60	1082.41
49	99.44	104.48	121.39	132.37	221.26	253.02	293.93	332.14	377.09	799.16	504.52	585.35	651.93	711.60	1082.41
50	100.28	103.84	124.18	130.91	223.05	247.28	296.07	352.04	397.22	807.69	489.28	580.19	664.13	705.81	1203.80
51	107.87	106.60	129.51	138.61	238.45	259.41	300.74	365.88	405.51	831.10	490.41	572.97	645.89	704.69	1234.15
52	110.66	115.35	133.70	142.62	259.21	273.33	326.40	365.57	420.22	867.93	500.35	581.30	644.37	695.63	1264.50
53	114.52	120.19	139.20	155.55	296.04	287.38	333.89	379.45	427.22	893.66	490.12	572.43	635.94	687.16	1294.85
54	119.89	127.32	147.37	157.39	319.30	292.32	333.97	392.96	435.32	920.78	488.64	564.05	635.22	679.23	1315.08
55	118.59	131.38	156.55	168.87	341.86	301.57	353.62	413.22	448.59	944.64	471.79	563.44	627.16	678.58	1355.54
56	127.74	143.38	164.41	178.32	372.94	314.15	364.96	417.98	466.80	980.95	478.49	569.61	632.95	677.59	1411.64
57	136.04	145.41	175.56	186.41	392.09	320.64	372.51	425.46	471.61	1004.13	477.07	561.29	631.53	676.51	1418.74
58	136.68	156.01	187.13	199.40	394.59	317.03	381.96	440.70	487.97	1008.67	475.37	566.67	630.26	675.70	1415.67
59	146.81	166.31	200.11	205.60	421.34	339.02	400.94	448.69	483.37	1016.11	487.04	571.24	634.60	674.68	1412.59
60	148.02	174.45	210.90	221.29	442.54	335.22	405.45	459.93	497.27	1046.13	484.96	569.69	638.48	678.96	1426.05
61	160.41	187.76	222.48	238.70	476.91	344.60	420.80	469.06	515.30	1084.83	485.42	585.25	650.89	698.04	1430.05
62	166.74	199.20	232.87	251.50	527.13	348.47	443.03	487.00	521.78	1093.81	485.96	606.21	666.85	701.29	1426.05
63	185.57	216.91	252.03	270.12	550.50	360.03	455.08	503.26	545.68	1076.45	497.75	623.55	690.82	709.97	1428.95
64	196.04	228.11	260.01	293.27	615.19	364.76	462.13	522.20	556.43	1082.02	499.06	636.85	698.52	720.13	1431.19
65	211.36	244.89	276.20	311.68	642.43	385.39	484.95	536.54	573.07	1077.52	499.13	658.66	716.68	727.56	1432.56
66	233.97	270.96	303.81	344.52	677.98	419.84	541.15	586.10	624.78	1184.84	536.04	698.33	761.32	793.59	1518.21
67	259.08	302.99	338.07	371.62	718.30	455.07	590.09	653.71	679.32	1294.34	569.32	735.94	814.86	850.93	1610.74
68	284.75	332.43	368.79	413.47	770.73	505.09	651.53	704.47	770.94	1409.80	609.30	776.65	855.59	925.91	1726.59
69	315.74	364.41	410.59	450.68	786.96	550.19	707.15	789.72	846.73	1530.42	656.16	811.66	917.79	993.22	1808.90
70	340.54	399.33	451.96	497.76	822.31	594.82	785.50	845.43	948.65	1660.03	697.56	857.19	969.91	1072.80	1881.65
71	371.10	437.17	482.20	553.62	848.75	624.36	816.45	921.60	1050.28	1687.84	714.00	901.86	1041.00	1159.47	1890.90
72	413.53	477.37	526.90	612.95	899.72	651.03	844.28	965.19	1090.10	1724.49	734.13	927.34	1082.53	1222.58	1910.96
73	450.49	525.67	575.41	678.05	946.82	672.11	875.11	994.16	1123.68	1751.36	748.86	955.65	1109.68	1249.70	1921.86
74	509.87	583.85	639.19	768.18	1003.74	693.81	899.72	1035.87	1161.73	1770.54	770.91	977.79	1145.59	1287.58	1944.17
75	530.58	653.15	703.76	856.63	1067.28	711.39	920.35	1061.16	1200.47	1778.61	784.99	995.95	1164.90	1316.07	1954.59
76	550.44	691.44	802.61	897.52	1239.92	726.69	941.05	1092.75	1239.17	1800.90	793.77	1011.40	1190.36	1344.92	1975.96
77	583.12	737.77	859.47	960.88	1314.75	760.59	984.81	1153.56	1305.68	1851.46	823.00	1054.68	1242.30	1407.09	2011.65
78	622.49	790.72	922.91	1033.47	1403.73	800.34	1039.67	1220.94	1384.37	1920.29	856.71	1105.57	1305.06	1480.51	2043.20
79	657.75	834.66	977.55	1095.49	1475.53	834.66	1080.61	1276.94	1449.31	1946.47	887.40	1143.12	1356.32	1540.04	2058.36
80	678.68	861.64	1010.57	1133.96	1516.92	853.13	1097.80	1304.17	1480.75	1957.31	899.94	1161.62	1378.63	1565.85	2067.94
81	736.12	938.23	1099.92	1233.96	1648.82	914.83	1182.90	1404.16	1593.51	2104.11	963.76	1246.72	1480.75	1678.61	2216.87
82	793.56	1010.57	1185.02	1329.70	1776.47	976.53	1261.62	1495.64	1697.76	2242.40	1027.59	1327.57	1572.23	1784.98	2359.41
83	851.01	1082.90	1270.13	1425.43	1904.12	1038.23	1338.21	1587.12	1799.88	2378.56	1087.16	1404.16	1663.71	1889.23	2497.70
84	912.70	1163.75	1361.61	1527.55	2044.54	1099.92	1423.31	1680.74	1908.38	2523.23	1153.11	1491.39	1761.58	1997.73	2644.50
85	982.91	1250.98	1465.86	1646.69	2199.85	1172.26	1510.53	1789.24	2029.65	2684.92	1227.57	1582.87	1870.08	2123.26	2808.32
86	1059.50	1348.84	1580.74	1774.35	2370.05	1248.85	1608.40	1904.12	2157.30	2855.12	1304.17	1680.74	1984.97	2250.91	2978.52
87	1140.35	1453.09	1702.01	1910.51	2550.89	1329.70	1712.65	2025.39	2293.46	3035.96	1385.01	1784.98	2106.24	2387.07	3159.36
88	1227.57	1561.59	1831.79	2055.18	2746.62	1416.92	1821.15	2155.17	2438.13	3231.69	1472.24	1893.49	2236.02	2531.74	3355.09
89	1321.19	1682.86	1972.20	2212.61	2959.37	1510.53	1942.42	2295.59	2595.57	3444.44	1565.85	2014.75	2376.43	2689.18	3567.84
90	1425.43	1814.77	2127.51	2384.94	3189.14	1614.78	2074.32	2450.89	2767.89	3674.21	1670.10	2146.66	2531.74	2861.50	3797.61
91	1538.19	1957.31	2291.33	2572.16	3438.06	1727.54	2216.87	2614.71	2955.12	3923.13	1782.86	2289.20	2695.56	3048.73	4046.53
92	1655.20	2106.24	2465.79	2767.89	3699.74	1844.55	2365.79	2789.17	3150.85	4184.82	1899.87	2438.13	2870.01	3244.46	4308.21
93	1780.73	2265.80	2655.14	2978.52	3982.70	1970.08	2525.36	2978.52	3361.47	4467.78	2025.39	2597.69	3059.36	3455.08	4591.17
94	1916.89	2442.38	2859.38	3208.29	4289.07	2106.24	2701.94	3182.76	3591.24	4774.14	2161.55	2774.28	3263.60	3684.85	4897.53
95	2067.94	2631.73	3082.77	3459.34	4625.21	2257.29	2891.29	3406.15	3842.29	5110.29	2312.61	2963.63	3486.99	3935.90	5233.68

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	37.16	39.06	43.19	48.54	73.58	120.09	134.36	151.89	167.89	349.41	390.75	485.79	521.77	588.74	880.09
30	41.32	41.10	45.83	51.27	91.05	125.75	140.45	153.87	170.29	361.85	396.34	491.26	529.24	596.20	880.09
31	43.64	42.12	47.45	52.95	92.36	134.54	149.17	161.88	179.17	381.26	398.49	492.52	530.49	598.28	880.09
32	45.87	43.85	49.88	55.05	98.05	135.01	149.17	169.98	187.59	387.35	399.78	494.63	532.57	599.52	880.09
33	47.17	45.84	52.95	58.34	100.67	141.13	158.38	177.62	196.11	400.68	400.65	495.89	533.82	601.60	880.09
34	49.31	48.96	56.30	62.20	105.47	141.62	166.68	184.00	204.18	417.21	401.94	496.62	535.10	602.85	880.09
35	51.41	51.21	60.65	67.30	109.94	146.57	173.28	184.00	212.40	418.30	404.10	496.62	535.10	602.93	880.09
36	53.48	55.48	63.99	71.68	114.42	156.00	177.39	184.61	217.60	433.40	404.64	496.62	535.10	602.93	880.09
37	55.54	58.77	68.04	77.17	128.77	160.51	186.60	196.40	221.96	445.66	404.64	496.62	535.10	602.93	880.09
38	58.80	60.78	73.19	81.70	128.77	160.51	191.16	200.44	226.49	460.39	404.64	496.62	535.10	602.93	880.09
39	60.83	63.96	76.31	86.97	129.46	164.79	195.17	203.99	238.75	481.35	404.64	496.62	535.10	602.93	880.09
40	58.07	68.83	76.83	85.86	129.32	162.84	204.03	207.92	242.70	493.73	405.08	497.17	535.71	594.72	930.67
41	61.81	72.87	82.01	89.93	135.72	168.29	209.97	214.78	250.49	515.17	410.85	503.14	545.18	605.17	930.67
42	61.81	76.21	86.77	94.80	152.14	171.00	215.26	221.67	266.03	538.09	416.67	507.89	554.73	614.90	930.67
43	65.43	80.02	87.68	97.58	154.05	176.45	221.06	235.99	273.30	561.55	422.54	513.95	564.37	624.30	930.67
44	69.89	80.90	92.67	103.41	157.11	187.38	232.31	248.49	286.69	589.29	424.87	516.46	573.89	635.03	930.67
45	76.99	81.34	93.42	107.31	169.83	204.73	225.72	255.58	302.54	609.59	438.14	516.98	574.46	645.01	991.37
46	77.98	82.20	99.33	110.45	171.61	205.66	238.85	270.23	310.56	650.04	444.21	523.07	584.20	649.33	991.37
47	82.98	86.86	100.35	111.73	174.43	213.66	244.12	278.40	326.91	679.08	450.32	528.70	596.15	649.33	991.37
48	87.19	89.89	105.11	118.23	191.64	219.29	249.35	293.18	343.35	717.58	454.06	528.70	596.83	649.33	991.37
49	91.15	94.03	110.68	121.92	203.91	232.51	261.98	300.81	351.52	738.47	454.06	528.70	596.83	649.33	991.37
50	96.42	94.40	114.38	118.44	203.48	234.91	267.04	328.17	361.11	743.44	462.10	521.33	597.71	642.37	1092.53
51	100.16	97.19	119.55	128.94	218.25	247.06	272.37	335.89	369.73	767.17	455.38	523.85	590.07	642.74	1122.87
52	99.21	102.54	120.66	129.94	233.71	248.48	291.43	330.75	378.79	785.71	448.59	517.59	583.00	628.31	1143.11
53	103.07	107.20	125.94	142.31	267.85	261.84	298.74	344.43	392.11	802.47	440.28	518.28	576.09	629.29	1173.45
54	108.29	117.27	133.66	144.27	294.74	261.22	310.93	357.77	400.49	838.73	440.58	518.92	576.81	623.22	1213.92
55	110.94	121.27	142.63	151.98	311.25	282.32	324.15	371.90	408.34	853.81	433.12	519.53	577.83	617.51	1234.15
56	120.00	126.31	147.28	161.49	341.42	289.02	325.04	378.44	416.19	891.77	441.11	513.35	572.35	613.05	1290.64
57	120.93	135.50	161.79	170.06	356.44	285.01	344.71	392.73	428.74	910.53	434.35	515.07	574.12	609.47	1294.12
58	125.89	139.76	170.12	179.78	360.91	289.22	340.10	398.73	441.25	919.91	435.20	510.00	575.72	617.45	1288.63
59	129.33	150.32	180.10	189.79	387.83	306.21	364.96	404.31	439.86	932.70	435.77	517.68	577.43	619.83	1292.74
60	134.56	158.59	191.13	202.32	405.27	309.43	366.37	417.25	455.44	958.96	436.46	518.92	578.96	616.76	1296.40
61	143.70	171.85	202.85	216.71	434.83	310.62	382.97	428.08	470.88	986.84	439.74	536.02	593.61	633.68	1300.05
62	153.40	180.23	210.23	229.49	483.20	315.95	401.06	442.32	475.12	1001.00	448.17	553.03	606.23	635.40	1303.61
63	168.39	197.49	229.12	244.69	502.63	328.52	414.53	456.34	496.07	978.59	446.43	566.86	627.57	642.57	1307.05
64	179.14	208.83	237.82	264.58	560.17	335.07	419.34	480.43	505.49	989.93	455.46	582.55	637.98	656.21	1303.98
65	194.32	225.81	251.37	283.34	589.30	351.87	443.14	488.85	524.05	986.84	457.92	601.39	649.90	662.89	1307.73
66	209.89	248.38	275.62	312.62	617.19	377.86	489.61	533.91	567.98	1076.64	485.64	641.71	690.91	719.96	1382.86
67	234.23	276.35	305.87	339.58	654.25	416.43	541.65	595.42	617.57	1178.68	518.82	670.32	735.14	776.58	1464.31
68	259.52	302.21	336.44	374.71	699.03	460.79	593.12	645.76	702.32	1282.14	549.75	703.12	781.38	842.49	1568.57
69	283.45	330.97	374.75	412.05	716.17	497.37	644.09	717.15	773.10	1392.30	592.36	735.85	835.92	905.95	1649.63
70	305.79	363.33	410.29	456.55	748.61	534.48	717.79	766.69	866.16	1513.56	626.92	783.96	878.33	982.72	1709.61
71	337.37	395.98	439.74	503.86	773.86	567.23	741.08	840.75	952.58	1539.35	648.34	820.24	948.20	1055.88	1719.89
72	373.51	434.26	479.80	554.72	816.11	586.68	770.70	878.13	987.90	1566.90	665.66	844.07	987.90	1109.02	1733.20
73	414.84	477.61	526.74	620.54	859.32	616.10	792.96	913.65	1025.66	1588.07	685.58	868.14	1015.16	1144.68	1748.61
74	464.69	530.78	577.78	698.62	913.02	632.50	817.63	935.84	1058.46	1608.58	699.65	890.66	1035.87	1171.41	1768.75
75	480.19	594.83	641.26	779.57	973.76	646.18	839.15	966.31	1090.80	1622.94	710.65	907.02	1061.16	1197.51	1782.03
76	498.92	629.08	729.40	816.17	1128.47	661.61	856.00	995.13	1125.29	1637.45	720.37	921.92	1081.90	1222.90	1801.78
77	532.41	671.85	783.41	874.68	1195.70	694.67	897.84	1049.61	1189.05	1685.62	749.34	960.88	1133.28	1280.33	1830.77
78	567.21	718.62	841.20	942.14	1277.00	730.64	945.37	1112.78	1261.79	1746.40	779.71	1004.63	1189.69	1348.32	1860.19
79	598.78	759.81	889.09	995.70	1343.05	759.81	982.78	1161.27	1317.76	1771.20	807.96	1041.06	1231.58	1399.42	1874.58
80	616.98	785.05	921.21	1031.84	1380.76	774.41	999.93	1189.28	1348.84	1782.86	816.96	1057.37	1255.23	1425.43	1882.85
81	670.17	853.13	999.93	1123.33	1502.02	833.99	1076.52	1276.51	1450.96	1916.89	876.54	1133.96	1344.59	1527.55	2019.01
82	721.23	919.09	1078.65	1210.55	1616.91	887.17	1146.73	1361.61	1544.57	2040.28	931.85	1206.30	1431.82	1625.42	2146.66
83	774.41	985.04	1155.24	1295.66	1733.92	944.62	1216.94	1442.45	1636.06	2163.68	989.29	1278.64	1514.79	1719.03	2272.18
84	831.86	1057.37	1240.34	1391.39	1859.45	1004.19	1293.53	1531.81	1736.05	2295.59	1050.99	1353.10	1606.27	1819.02	2406.22
85	895.68	1140.35	1333.95	1497.77	2001.99	1070.14	1376.50	1627.55	1846.68	2442.38	1119.07	1440.33	1702.01	1929.65	2555.14
86	963.76	1227.57	1438.20	1612.65	2157.30	1138.22	1463.73	1731.80	1961.57	2597.69	1187.15	1527.55	1806.26	2044.54	2710.45
87	1038.23	1321.19	1548.83	1738.18	2321.12	1212.68	1557.34	1842.43	2087.09	2761.51	1261.62	1621.16	1916.89	2170.06	2874.27
88	1116.94	1423.31	1667.97	1870.08	2499.83	1291.40	1659.46	1961.57	2219.00	2940.22	1340.33	1723.29	2036.03	2301.97	3052.98
89	1202.04	1531.81	1793.49	2012.63	2693.43	1376.50	1767.96	2087.09	2361.54	3133.83	1425.43	1831.79	2161.55	2444.51	3246.58
90	1297.78	1650.95	1936.04	2170.06	2901.93	1472.24	1887.10	2229.63	2518.98	3342.32	1521.17	1950.93	2304.10	2601.95	3455.08
91	1397.78	1780.73	2084.96	2340.26	3129.57	1572.23	2016.88	2378.56	2689.18	3569.97	1621.16	2080.71	2453.02	2772.15	3682.72
92	1504.15	1916.89	2244.53	2518.98	3367.85	1678.61	2153.04	2538.12	2867.89	3808.25	1727.54	2216.87	2612.59	2950.86	3921.01
93	1621.16	2063.69	2416.85	2710.45	3623.15	1795.62	2299.84	2710.45	3059.36	4063.55	1844.55	2363.67	2784.91	3142.34	4176.31
94	1744.56	2221.12	2601.95	2918.95	3901.86	1919.02	2457.28	2895.54	3267.86	4342.25	1967.95	2521.10	2970.01	3350.83	4455.01
95	1880.72	2393.45	2806.19	3148.72	4208.22	2055.18	2629.61	3099.79	3497.63	4648.62	2104.11	2693.43	3174.25	3580.60	4761.37

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

Appendix B1

Union Security Insurance Company

6063-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	33.44	35.81	41.59	43.85	66.57	108.08	123.47	144.66	153.89	317.16	361.44	446.93	494.31	534.40	809.28
30	37.19	37.67	44.13	46.31	82.38	113.18	129.07	146.55	156.10	328.45	366.61	451.96	501.39	541.17	809.28
31	39.28	38.61	45.70	47.83	83.57	121.08	137.08	154.17	164.24	346.06	368.60	453.12	502.57	543.05	809.28
32	41.28	40.19	48.03	49.73	88.71	121.51	137.08	161.89	171.96	351.59	369.80	455.06	504.54	544.18	809.28
33	42.45	42.02	50.99	52.69	91.09	127.02	145.54	169.16	179.77	363.69	370.60	456.22	505.72	546.07	809.28
34	44.38	44.88	54.22	56.18	95.43	127.46	153.16	175.24	187.17	378.70	371.80	456.89	506.94	547.20	809.28
35	46.27	46.94	58.41	60.78	99.47	131.91	159.23	175.24	194.70	379.69	373.80	456.89	506.94	547.28	809.28
36	48.13	50.86	61.62	64.74	103.52	140.40	163.00	175.82	199.47	393.39	374.29	456.89	506.94	547.28	809.28
37	49.98	53.87	65.52	69.70	116.51	144.46	171.47	187.04	203.46	404.52	374.29	456.89	506.94	547.28	809.28
38	52.92	55.72	70.48	73.79	116.51	144.46	175.66	190.89	207.62	417.89	374.29	456.89	506.94	547.28	809.28
39	54.74	58.63	73.49	78.55	117.13	148.31	179.35	194.28	218.86	436.92	374.29	456.89	506.94	547.28	809.28
40	55.16	63.53	71.53	80.49	120.50	152.33	188.73	194.06	223.67	457.95	376.14	469.03	500.58	550.99	859.86
41	58.72	67.26	76.35	84.31	126.47	157.44	194.22	200.46	230.85	477.84	381.50	474.66	509.43	560.67	859.86
42	58.72	70.34	80.79	88.88	141.76	159.97	199.11	206.89	245.17	499.10	386.91	479.15	518.36	569.69	859.86
43	62.16	73.87	81.63	91.49	143.54	165.07	204.48	220.26	251.86	520.85	392.36	484.86	527.36	578.39	859.86
44	66.39	74.68	86.28	96.94	146.40	175.29	214.88	231.93	264.20	546.59	394.52	487.23	536.25	588.33	859.86
45	69.99	78.33	87.39	95.05	155.38	180.64	220.21	239.61	269.54	559.48	399.20	489.28	530.27	591.99	910.44
46	70.89	79.16	92.92	97.83	157.01	181.47	233.03	253.34	276.68	596.61	404.72	495.05	539.26	595.96	910.44
47	75.43	83.65	93.87	98.96	159.59	188.52	238.17	261.00	291.25	623.27	410.29	500.38	550.29	595.96	910.44
48	79.27	86.56	98.33	104.71	175.33	193.49	243.27	274.85	305.89	658.60	413.70	500.38	550.92	595.96	910.44
49	82.87	90.55	103.54	107.99	186.55	205.15	255.59	282.01	313.17	677.77	413.70	500.38	550.92	595.96	910.44
50	84.85	88.11	101.30	112.20	187.83	210.18	249.62	292.37	337.04	679.19	407.73	487.69	547.91	594.78	1011.60
51	88.61	90.92	109.58	119.27	198.04	216.18	255.34	311.90	345.87	694.11	411.59	491.11	550.20	596.28	1031.83
52	91.58	96.13	110.88	120.43	216.71	229.85	268.12	307.54	349.20	721.76	414.08	485.74	536.98	590.91	1062.18
53	95.43	100.70	119.31	129.07	249.05	242.68	281.17	326.91	356.99	747.75	415.36	479.60	546.16	578.66	1082.41
54	100.55	107.22	126.81	134.44	265.26	248.78	282.14	334.31	371.47	765.80	408.54	481.32	540.30	581.20	1102.64
55	99.46	111.17	128.72	141.85	285.74	256.65	300.58	336.48	379.58	790.23	394.45	475.63	521.46	576.80	1132.99
56	108.39	119.49	137.01	148.04	315.16	263.88	307.94	350.20	388.07	820.43	403.73	478.19	531.95	561.43	1189.81
57	113.37	122.28	148.02	156.98	330.98	267.20	316.91	360.01	396.58	842.45	398.75	468.85	529.47	566.81	1198.26
58	115.10	130.01	156.51	166.71	332.03	266.97	313.94	372.50	410.10	855.36	395.03	478.52	533.29	570.85	1188.80
59	118.85	137.52	163.42	173.97	359.10	278.87	334.12	369.80	410.86	864.45	397.32	476.03	525.98	570.46	1198.56
60	121.11	145.91	174.65	186.51	372.66	278.49	341.95	379.32	418.26	879.04	394.03	479.44	530.26	570.12	1199.17
61	130.33	159.12	186.49	201.01	402.10	286.36	359.33	396.20	435.34	909.86	399.76	497.74	546.75	584.18	1208.28
62	140.06	167.58	194.05	210.63	444.16	288.07	373.08	411.04	441.18	921.45	404.97	510.49	560.76	588.33	1209.98
63	154.64	184.54	212.75	228.80	464.33	301.52	387.49	422.22	458.87	911.31	410.51	535.94	578.93	602.13	1212.24
64	162.24	192.76	221.96	245.45	520.16	305.38	389.39	447.01	470.22	915.11	411.85	538.12	596.07	605.08	1214.93
65	177.27	206.73	235.86	261.31	545.83	322.55	409.70	457.06	482.58	917.49	416.71	553.66	609.84	614.39	1212.62
66	192.68	229.02	256.83	290.29	570.44	344.27	455.25	497.78	526.33	1000.89	444.41	589.81	642.50	670.87	1282.83
67	216.49	256.37	283.34	317.16	608.50	382.08	502.01	549.62	578.97	1096.06	477.50	628.13	682.00	722.88	1364.73
68	237.90	282.06	310.56	348.87	649.74	420.91	552.68	599.64	653.88	1193.34	503.93	661.76	724.63	784.10	1463.21
69	258.33	310.92	345.42	383.08	666.21	453.35	608.06	661.66	719.92	1292.85	542.24	691.25	771.29	839.45	1535.86
70	284.94	340.42	381.44	421.67	694.31	495.69	668.13	716.96	800.17	1405.06	578.36	727.97	820.05	909.02	1585.96
71	310.38	367.47	406.38	466.53	716.80	526.42	686.65	780.12	883.38	1430.46	595.00	763.11	879.61	980.17	1597.74
72	346.83	406.54	444.48	517.95	759.25	545.05	720.35	817.57	923.56	1454.33	612.41	791.08	915.99	1037.11	1617.65
73	375.95	447.57	489.53	575.13	803.08	556.59	746.53	847.14	952.15	1481.92	625.81	812.13	945.15	1064.17	1631.76
74	425.97	495.39	541.50	653.26	848.64	580.86	765.09	874.52	987.47	1494.47	641.34	832.57	968.11	1093.96	1644.50
75	444.62	556.92	597.79	726.21	907.74	595.79	785.01	901.10	1019.66	1513.64	657.13	850.71	990.02	1117.48	1662.56
76	460.96	591.11	680.59	761.94	1050.45	610.09	806.62	927.34	1049.36	1527.50	663.28	864.98	1011.40	1141.56	1678.66
77	486.78	628.75	727.63	813.83	1115.47	636.36	841.56	978.63	1107.93	1574.15	685.84	900.03	1052.15	1194.13	1710.18
78	521.54	675.36	783.51	877.25	1191.71	670.55	889.76	1035.87	1175.27	1630.48	719.54	944.54	1107.98	1256.99	1734.84
79	548.88	712.18	827.86	927.65	1249.40	696.31	921.36	1081.88	1229.31	1648.97	739.88	975.28	1149.93	1304.16	1745.93
80	565.92	736.12	857.39	959.51	1285.02	710.59	938.23	1106.31	1255.23	1659.46	753.14	993.55	1170.13	1327.57	1755.20
81	614.85	799.94	931.85	1044.61	1395.65	765.90	1010.57	1191.41	1350.97	1782.86	804.20	1063.76	1253.11	1423.31	1878.59
82	663.78	861.64	1002.06	1125.45	1504.15	816.96	1076.52	1265.87	1438.20	1899.87	859.52	1133.96	1331.82	1512.66	1999.86
83	710.59	923.34	1076.52	1206.30	1612.65	865.90	1142.47	1344.59	1525.43	2016.88	910.58	1199.92	1412.67	1599.89	2116.88
84	763.78	991.42	1153.11	1295.66	1729.67	921.21	1212.68	1425.43	1616.91	2136.02	965.89	1272.25	1493.51	1695.63	2242.40
85	821.22	1068.01	1242.47	1393.52	1863.70	980.78	1291.40	1516.92	1719.03	2276.44	1025.46	1350.97	1587.12	1797.75	2380.69
86	887.17	1150.98	1338.21	1502.02	2008.37	1046.74	1374.37	1612.65	1827.53	2421.11	1091.41	1433.94	1682.86	1906.25	2525.36
87	953.13	1236.08	1440.33	1616.91	2161.55	1112.69	1459.47	1714.78	1942.42	2574.29	1157.37	1519.04	1784.98	2021.14	2678.54
88	1025.46	1331.82	1550.96	1740.31	2325.37	1185.02	1555.21	1825.41	2065.81	2738.11	1229.70	1614.78	1895.61	2144.53	2842.36
89	1104.18	1433.94	1670.10	1874.34	2504.08	1263.74	1657.33	1944.55	2199.85	2916.82	1308.42	1716.90	2014.75	2278.57	3021.07
90	1191.41	1546.70	1802.00	2019.01	2701.94	1350.97	1770.09	2076.45	2344.52	3114.68	1395.65	1829.66	2146.66	2423.24	3218.93
91	1285.02	1667.97	1940.29	2176.45	2912.56	1444.58	1891.36	2214.74	2501.96	3325.30	1489.26	1950.93	2284.95	2580.67	3429.55
92	1380.76	1793.49	2089.22	2344.52	3133.83	1540.32	2016.88	2363.67	2670.03	3546.56	1585.00	2076.45	2433.87	2748.75	3650.81
93	1489.26	1931.78	2248.78	2523.23	3372.11	1648.82	2155.17	2523.23	2848.74	3784.85	1693.50	2214.74	2593.44	2927.46	3889.09
94	1602.02	2080.71	2421.11	2716.83	3633.79	1761.58	2304.10	2695.56	3042.34	4046.53	1806.26	2363.67	2765.77	3121.06	4150.78
95	1727.54	2242.40	2610.46	2929.59	3916.75	1887.10	2465.79	2884.91	3255.09	4329.49	1931.78	2525.36	2955.12	3333.81	4433.74

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

Appendix B2

Union Security Insurance Company

6063-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period

Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	188.14	214.26	249.54	269.32	553.68	363.10	452.85	496.87	555.77	829.61
30	197.01	223.97	252.79	273.17	573.40	368.30	457.95	503.99	562.81	829.61
31	210.78	237.87	265.95	287.42	579.09	370.30	459.13	505.17	564.77	829.61
32	211.52	237.87	279.25	300.92	571.53	371.50	461.09	507.16	565.95	829.61
33	213.05	252.56	291.80	314.60	559.24	372.30	462.27	508.35	567.91	829.61
34	213.79	265.78	296.40	327.54	552.46	373.50	462.95	509.57	569.09	829.61
35	208.24	268.71	296.40	340.72	540.05	375.51	462.95	509.57	569.17	829.61
36	209.34	261.98	284.99	337.10	532.90	376.01	462.95	509.57	569.17	829.61
37	204.05	263.07	279.86	331.12	523.07	376.01	462.95	509.57	569.17	829.61
38	204.05	257.77	275.04	325.82	516.86	376.01	462.95	509.57	569.17	829.61
39	199.02	252.22	269.92	320.56	507.31	376.01	462.95	509.57	569.17	829.61
40	201.56	263.17	280.17	335.42	528.61	375.56	470.44	507.78	567.60	877.36
41	197.98	259.37	278.64	334.02	529.51	380.92	476.09	516.76	577.58	877.36
42	200.29	255.03	277.17	332.52	531.70	386.31	480.58	525.81	586.87	877.36
43	196.83	251.53	276.07	330.50	534.15	391.75	486.31	534.95	595.84	877.36
44	199.43	254.20	281.00	335.71	549.24	393.92	488.69	543.97	606.08	877.36
45	207.81	261.28	297.99	358.23	568.52	402.12	484.76	542.29	615.14	931.07
46	207.85	258.16	296.82	356.85	604.18	407.68	490.47	551.48	619.27	931.07
47	206.72	254.84	296.55	355.87	631.18	413.29	495.75	562.76	619.27	931.07
48	203.42	251.63	295.47	354.93	666.96	416.73	495.75	563.41	619.27	931.07
49	209.80	248.82	294.57	353.69	686.37	416.73	495.75	563.41	619.27	931.07
50	225.03	274.03	323.02	387.22	698.56	416.97	496.10	568.16	612.94	1038.51
51	229.93	277.83	331.34	389.60	722.06	413.34	487.76	555.14	612.23	1062.38
52	234.83	286.23	339.73	398.55	743.87	417.36	488.61	547.64	604.60	1086.25
53	246.64	290.67	342.37	403.65	769.36	411.70	488.34	547.36	597.47	1110.13
54	251.08	299.07	350.29	415.51	790.69	401.73	483.65	547.09	594.93	1139.97
55	257.42	303.62	358.91	417.26	814.57	401.56	479.21	540.48	584.53	1163.84
56	266.90	315.84	367.03	431.66	841.83	405.82	481.29	536.32	586.34	1213.61
57	274.57	331.30	385.85	444.24	853.51	403.30	475.32	538.21	578.94	1210.34
58	280.74	345.38	402.92	467.09	871.25	402.93	479.21	539.90	587.69	1215.39
59	297.29	360.80	411.95	475.88	876.89	408.34	480.97	539.70	587.77	1212.26
60	305.48	377.67	431.25	498.56	895.82	407.73	482.54	542.71	608.70	1219.03
61	309.95	394.74	452.85	522.34	948.69	414.70	513.02	570.33	632.82	1254.08
62	316.52	418.05	472.76	532.96	988.09	432.59	544.92	602.40	644.81	1292.69
63	330.10	436.06	487.33	558.24	1002.59	448.40	575.22	636.12	670.01	1326.12
64	342.00	450.30	514.53	577.10	1041.34	463.75	605.20	668.56	692.77	1371.90
65	370.02	476.40	537.44	600.52	1068.25	478.59	643.66	702.35	722.25	1410.85
66	413.82	542.56	596.30	657.23	1197.95	531.08	700.89	766.70	806.39	1535.79
67	463.60	607.81	678.92	715.86	1347.12	581.18	757.62	845.62	895.09	1675.52
68	532.62	692.59	757.67	830.52	1506.38	635.19	820.19	917.52	993.52	1843.14
69	589.74	778.37	867.69	943.55	1682.45	704.19	886.12	1010.33	1104.13	1996.36
70	657.81	887.83	961.75	1086.97	1886.29	771.03	965.74	1100.28	1230.48	2131.53
71	717.32	950.63	1078.93	1239.00	1985.81	818.14	1049.41	1218.20	1371.58	2218.74
72	772.04	1015.19	1170.83	1333.53	2091.06	872.05	1116.59	1314.39	1496.24	2318.61
73	829.19	1089.61	1257.56	1431.96	2201.67	928.06	1190.24	1401.36	1594.13	2419.40
74	887.53	1162.41	1350.33	1531.94	2308.76	984.94	1265.39	1490.93	1693.04	2534.27
75	942.97	1237.92	1443.84	1642.51	2420.02	1038.56	1337.51	1583.75	1799.20	2659.62
76	1005.21	1316.56	1543.81	1759.78	2539.44	1095.96	1415.83	1677.13	1911.77	2787.56
77	1067.36	1399.19	1647.94	1883.73	2653.49	1153.22	1495.83	1774.71	2028.24	2880.45
78	1122.40	1470.04	1747.29	1997.24	2746.87	1200.84	1564.63	1867.46	2134.24	2920.65
79	1165.80	1524.22	1819.01	2084.38	2776.72	1236.91	1614.89	1932.42	2213.66	2935.92
80	1187.15	1553.08	1861.57	2131.77	2791.30	1255.23	1640.31	1965.82	2250.91	2948.73
81	1276.51	1670.10	1997.73	2289.20	2997.67	1342.46	1759.45	2104.11	2410.47	3157.23
82	1361.61	1778.60	2129.64	2438.13	3193.40	1431.82	1872.21	2238.14	2563.65	3357.22
83	1448.84	1889.23	2259.42	2587.06	3391.26	1519.04	1982.84	2372.18	2714.71	3559.33
84	1538.19	2006.24	2397.71	2742.36	3597.62	1610.53	2101.98	2512.59	2872.14	3767.83
85	1638.18	2133.90	2550.89	2914.69	3827.40	1712.65	2231.76	2667.90	3048.73	4001.85
86	1744.56	2272.18	2712.58	3099.79	4072.06	1819.02	2370.05	2829.59	3233.82	4246.52
87	1857.32	2416.85	2887.03	3293.39	4329.49	1931.78	2514.72	3004.05	3427.42	4503.94
88	1978.59	2574.29	3072.13	3504.01	4608.19	2053.05	2672.16	3189.14	3638.05	4782.65
89	2110.49	2744.49	3272.11	3731.66	4910.30	2184.96	2842.36	3389.13	3865.69	5084.76
90	2255.16	2929.59	3493.38	3980.58	5240.06	2329.63	3027.45	3610.39	4114.61	5414.52
91	2410.47	3129.57	3729.53	4248.64	5593.23	2484.93	3227.44	3846.54	4382.68	5767.69
92	2574.29	3340.20	3978.45	4529.47	5969.80	2648.75	3438.06	4095.46	4663.51	6144.26
93	2750.87	3567.84	4246.52	4833.71	6371.90	2825.34	3665.70	4363.53	4967.74	6546.36
94	2942.35	3814.63	4540.11	5163.47	6810.17	3016.81	3912.50	4657.13	5297.51	6984.62
95	3150.85	4084.82	4859.24	5525.15	7288.86	3225.31	4182.69	4976.25	5659.18	7463.31

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

6063-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	164.12	192.47	220.60	241.33	494.55	322.76	406.99	442.86	496.99	740.08
30	171.86	201.19	223.49	244.79	512.16	327.37	411.57	449.21	503.29	740.08
31	183.87	213.68	235.11	257.56	517.25	329.15	412.63	450.26	505.04	740.08
32	184.51	213.68	246.88	269.66	510.50	330.22	414.40	452.03	506.09	740.08
33	185.85	226.87	257.97	281.91	499.52	330.93	415.46	453.09	507.85	740.08
34	186.50	238.75	262.03	293.51	493.46	332.00	416.07	454.18	508.90	740.08
35	181.66	241.38	262.03	305.32	482.38	333.79	416.07	454.18	508.97	740.08
36	182.61	235.34	251.95	302.08	475.99	334.23	416.07	454.18	508.97	740.08
37	178.00	236.32	247.41	296.72	467.20	334.23	416.07	454.18	508.97	740.08
38	178.00	231.56	243.15	291.97	461.66	334.23	416.07	454.18	508.97	740.08
39	173.61	226.57	238.63	287.25	453.13	334.23	416.07	454.18	508.97	740.08
40	180.99	233.93	249.47	302.70	475.26	335.73	415.09	455.97	510.84	787.83
41	177.78	230.55	248.11	301.43	476.07	340.52	420.08	464.03	519.82	787.83
42	179.85	226.69	246.80	300.08	478.04	345.34	424.04	472.16	528.18	787.83
43	176.74	223.58	245.82	298.26	480.24	350.20	429.10	480.36	536.25	787.83
44	179.08	225.95	250.21	302.96	493.81	352.14	431.20	488.46	545.47	787.83
45	187.83	233.57	263.60	313.45	509.20	361.91	430.29	479.72	542.16	829.61
46	187.86	230.78	262.57	312.24	541.13	366.92	435.36	487.85	545.79	829.61
47	186.84	227.81	262.33	311.38	565.31	371.96	440.05	497.83	545.79	829.61
48	183.86	224.94	261.38	310.57	597.36	375.06	440.05	498.40	545.79	829.61
49	189.63	222.43	260.58	309.48	614.75	375.06	440.05	498.40	545.79	829.61
50	201.75	240.70	285.46	343.31	622.75	374.21	436.57	504.49	542.76	925.11
51	206.94	248.58	294.11	346.74	635.84	366.84	439.46	498.69	543.70	943.01
52	208.31	257.25	302.80	355.98	663.01	371.55	436.93	488.80	538.40	966.89
53	219.67	258.38	302.73	358.38	683.28	362.69	433.57	485.56	533.45	990.76
54	224.45	267.02	310.97	366.84	699.25	359.19	430.40	486.78	528.82	1008.66
55	230.93	271.85	319.82	369.68	723.47	355.93	427.41	478.12	520.47	1032.54
56	237.24	278.08	328.95	381.72	747.12	357.30	427.35	480.71	517.81	1076.78
57	242.48	297.15	341.85	395.65	763.14	357.09	424.67	477.99	517.81	1080.26
58	249.93	305.53	356.68	416.32	776.03	355.52	427.21	479.12	522.39	1081.54
59	263.50	321.79	367.58	427.32	778.46	359.19	428.31	478.98	522.82	1080.93
60	269.73	336.42	384.71	444.91	797.24	361.24	432.62	482.05	542.13	1085.17
61	275.86	351.57	401.53	463.97	847.05	373.23	456.76	507.31	564.91	1119.88
62	281.03	372.27	422.53	474.07	876.93	382.29	485.47	539.65	573.82	1149.55
63	289.92	388.27	436.03	497.82	893.36	396.03	512.76	567.85	597.81	1183.57
64	305.85	401.54	455.81	513.29	928.16	412.92	540.47	595.29	614.55	1217.61
65	333.30	422.84	477.72	533.50	949.56	429.19	572.86	627.32	640.49	1250.53
66	367.19	482.94	529.42	583.90	1070.27	470.66	625.56	681.18	715.53	1368.33
67	414.48	544.82	604.48	638.47	1197.44	518.79	677.16	750.60	794.65	1491.21
68	470.54	613.06	674.17	738.24	1342.64	564.24	728.68	817.72	882.79	1640.26
69	526.08	689.22	773.45	840.79	1497.38	624.41	787.67	898.80	983.91	1775.51
70	586.60	788.39	857.42	966.91	1677.17	684.20	857.31	982.39	1095.19	1898.93
71	637.62	845.01	960.51	1103.18	1764.27	727.98	933.18	1086.86	1219.18	1972.21
72	685.91	904.20	1043.22	1186.78	1863.36	772.66	992.17	1170.83	1330.34	2063.90
73	737.40	967.85	1119.87	1272.86	1959.02	823.58	1058.67	1248.38	1419.72	2155.27
74	790.87	1034.24	1200.95	1364.98	2054.83	876.15	1124.79	1329.83	1508.51	2255.64
75	842.24	1101.63	1284.35	1460.63	2154.25	926.28	1192.01	1407.46	1600.54	2365.15
76	895.89	1170.88	1375.83	1565.14	2258.91	975.67	1261.18	1495.82	1701.13	2480.46
77	948.20	1243.16	1467.94	1675.83	2362.58	1023.67	1328.50	1582.03	1805.13	2565.27
78	997.42	1310.47	1552.61	1778.53	2444.46	1068.49	1391.58	1660.76	1898.70	2597.25
79	1036.52	1358.15	1621.69	1855.30	2469.99	1100.74	1437.97	1721.49	1968.71	2612.00
80	1057.37	1380.76	1655.20	1895.61	2482.81	1116.94	1459.47	1748.82	2004.12	2623.22
81	1136.09	1485.00	1778.60	2038.16	2667.90	1195.66	1563.72	1874.34	2146.66	2810.44
82	1210.55	1582.87	1895.61	2170.06	2842.36	1272.25	1665.84	1993.48	2282.82	2989.16
83	1287.15	1680.74	2010.50	2301.97	3016.81	1350.97	1763.71	2110.49	2414.73	3165.74
84	1370.12	1784.98	2133.90	2440.26	3201.91	1433.94	1870.08	2233.89	2555.14	3352.96
85	1459.47	1899.87	2272.18	2595.57	3404.02	1523.30	1987.10	2374.30	2712.58	3559.33
86	1553.08	2021.14	2416.85	2759.38	3623.15	1616.91	2108.37	2518.98	2876.40	3778.46
87	1655.20	2150.92	2570.04	2931.71	3852.93	1719.03	2238.14	2672.16	3048.73	4008.23
88	1761.58	2291.33	2733.85	3118.93	4099.72	1825.41	2378.56	2835.97	3235.95	4255.03
89	1880.72	2442.38	2914.69	3321.05	4367.78	1944.55	2529.61	3016.81	3438.06	4523.09
90	2008.37	2608.33	3110.42	3542.31	4663.51	2072.20	2695.56	3212.54	3659.32	4818.82
91	2146.66	2784.91	3321.05	3780.59	4978.38	2210.49	2872.14	3423.17	3897.60	5133.69
92	2293.46	2974.26	3542.31	4033.76	5312.40	2357.28	3061.49	3644.43	4150.78	5467.71
93	2448.77	3176.38	3780.59	4303.96	5669.82	2512.59	3263.60	3882.71	4420.97	5825.13
94	2618.97	3395.51	4042.27	4597.56	6059.16	2682.79	3482.74	4144.39	4714.57	6214.46
95	2806.19	3633.79	4325.23	4918.81	6486.79	2870.01	3721.02	4427.35	5035.82	6642.09

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

Appendix B2

Union Security Insurance Company

6063-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	152.11	174.31	202.52	220.35	451.54	293.94	366.87	405.06	454.24	674.43
30	159.29	182.21	205.17	223.50	467.62	298.14	371.00	410.86	459.99	674.43
31	170.41	193.52	215.84	235.16	472.27	299.76	371.95	411.83	461.59	674.43
32	171.01	193.52	226.64	246.21	466.10	300.74	373.54	413.44	462.56	674.43
33	172.25	205.47	236.82	257.40	456.08	301.39	374.50	414.41	464.16	674.43
34	172.85	216.23	240.55	267.99	450.55	302.36	375.05	415.41	465.12	674.43
35	168.37	218.61	240.55	278.77	440.43	303.99	375.05	415.41	465.19	674.43
36	169.25	213.14	231.29	275.81	434.60	304.39	375.05	415.41	465.19	674.43
37	164.97	214.02	227.13	270.92	426.58	304.39	375.05	415.41	465.19	674.43
38	164.97	209.71	223.22	266.58	421.52	304.39	375.05	415.41	465.19	674.43
39	160.91	205.20	219.07	262.27	413.73	304.39	375.05	415.41	465.19	674.43
40	164.54	213.04	226.44	269.97	431.62	307.28	381.88	414.51	459.24	710.24
41	161.61	209.97	225.21	268.84	432.35	311.66	386.47	421.84	467.32	710.24
42	163.50	206.45	224.01	267.64	434.14	316.07	390.12	429.24	474.83	710.24
43	160.67	203.62	223.13	266.02	436.14	320.53	394.77	436.69	482.09	710.24
44	162.80	205.78	227.11	270.20	448.46	322.30	396.70	444.06	490.37	710.24
45	171.84	213.77	236.86	289.02	464.70	327.44	397.61	438.00	495.24	752.02
46	171.87	211.22	235.94	287.91	493.85	331.97	402.29	445.43	498.56	752.02
47	170.94	208.50	235.72	287.12	515.92	336.54	406.63	454.54	498.56	752.02
48	168.21	205.88	234.86	286.37	545.16	339.34	406.63	455.06	498.56	752.02
49	173.49	203.58	234.15	285.37	561.03	339.34	406.63	455.06	498.56	752.02
50	182.36	222.19	262.92	311.37	563.18	342.13	401.84	460.41	495.97	841.55
51	187.78	226.65	268.05	315.58	576.57	335.84	396.00	451.64	493.44	859.45
52	189.38	228.26	273.26	325.03	603.72	335.92	394.65	443.54	489.86	883.33
53	200.40	236.84	273.89	324.43	618.72	333.28	392.50	441.42	482.24	895.26
54	201.63	242.10	282.37	333.15	640.08	326.11	390.47	443.71	479.25	919.14
55	208.21	247.13	291.39	336.73	653.80	319.43	388.55	436.54	476.43	937.04
56	218.71	254.05	297.78	349.61	683.99	326.42	390.01	437.01	472.12	981.59
57	221.09	269.82	311.38	360.95	692.85	323.48	385.71	436.59	467.46	978.45
58	225.96	282.28	326.96	379.09	704.62	323.92	390.06	439.79	477.71	979.81
59	239.86	292.54	335.90	388.48	706.88	328.94	389.69	438.50	477.36	979.91
60	246.98	304.68	350.59	403.89	728.66	329.05	389.36	440.55	494.57	989.56
61	254.16	320.73	365.30	424.02	770.81	338.67	413.73	463.19	512.43	1018.08
62	254.40	338.71	381.16	432.84	802.83	348.76	442.54	489.45	523.54	1046.68
63	264.08	355.42	396.14	451.77	811.44	363.30	466.75	515.10	542.94	1075.58
64	278.05	364.25	416.66	466.12	841.38	374.81	488.69	543.40	558.68	1109.19
65	302.23	383.37	434.30	485.25	866.83	389.05	521.36	570.29	583.25	1142.31
66	335.13	438.22	482.05	529.59	972.63	429.32	566.60	620.08	650.22	1245.79
67	374.56	494.43	550.88	580.43	1091.09	469.54	613.47	684.09	723.75	1357.17
68	428.06	556.72	612.32	672.75	1219.84	513.56	660.90	740.46	805.89	1493.50
69	475.82	627.50	701.95	762.94	1362.78	568.90	716.37	816.79	892.16	1615.28
70	535.74	720.92	775.92	882.55	1527.81	625.16	782.76	890.70	998.55	1729.76
71	584.48	766.64	874.99	1003.79	1607.18	664.53	846.84	988.35	1108.94	1797.26
72	622.10	822.60	950.70	1078.31	1696.38	705.33	902.85	1065.55	1212.30	1880.36
73	673.14	880.43	1021.96	1159.64	1780.61	752.90	963.82	1138.23	1291.21	1958.06
74	717.64	941.85	1092.57	1241.95	1871.06	796.77	1022.27	1206.81	1373.77	2053.29
75	766.69	1005.10	1169.62	1331.91	1957.27	842.08	1085.68	1281.55	1457.83	2152.13
76	815.90	1065.66	1253.18	1426.49	2057.27	887.46	1146.53	1359.83	1549.14	2258.99
77	862.00	1130.61	1336.10	1526.25	2150.52	932.23	1209.34	1440.05	1642.87	2335.05
78	908.49	1191.99	1413.21	1617.50	2225.22	972.23	1266.60	1509.35	1728.06	2364.10
79	943.53	1237.58	1474.26	1687.46	2246.28	1003.15	1308.69	1564.99	1789.53	2375.38
80	963.76	1257.36	1506.28	1725.41	2259.42	1016.95	1329.70	1593.51	1823.28	2387.07
81	1033.97	1350.97	1619.04	1855.19	2427.49	1089.29	1423.31	1704.14	1953.06	2559.40
82	1104.18	1440.33	1725.41	1974.33	2587.06	1159.49	1514.79	1812.64	2076.45	2721.09
83	1170.13	1529.68	1829.66	2095.60	2746.62	1227.57	1606.27	1921.14	2199.85	2882.78
84	1246.72	1623.29	1942.42	2219.00	2912.56	1304.17	1702.01	2033.90	2325.37	3050.85
85	1327.57	1729.67	2065.81	2359.41	3099.79	1387.14	1808.39	2159.43	2467.91	3240.20
86	1414.80	1842.43	2197.72	2510.47	3297.64	1474.37	1921.14	2291.33	2618.97	3438.06
87	1506.28	1959.44	2338.14	2667.90	3508.27	1565.85	2038.16	2431.75	2776.40	3648.68
88	1604.14	2087.09	2487.06	2838.10	3733.78	1663.71	2165.81	2580.67	2946.61	3874.20
89	1710.52	2223.25	2650.88	3021.07	3976.32	1770.09	2301.97	2744.49	3129.57	4116.74
90	1827.53	2374.30	2827.46	3223.18	4244.39	1887.10	2453.02	2921.08	3331.68	4384.80
91	1953.06	2536.00	3018.94	3440.19	4531.60	2012.63	2614.71	3112.55	3548.69	4672.02
92	2087.09	2708.32	3223.18	3669.96	4835.84	2146.66	2787.04	3316.79	3778.46	4976.25
93	2229.63	2891.29	3440.19	3914.62	5161.35	2289.20	2970.01	3533.80	4023.13	5301.76
94	2384.94	3091.28	3676.34	4182.69	5516.64	2444.51	3169.99	3769.95	4291.19	5657.06
95	2553.02	3310.41	3933.77	4474.16	5903.85	2612.59	3389.13	4027.38	4582.66	6044.26

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

Appendix B2

Union Security Insurance Company

6063-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	136.10	159.78	184.44	202.86	408.54	265.12	338.21	372.65	416.83	614.75
30	142.52	167.03	186.85	205.76	423.09	268.91	342.01	377.99	422.11	614.75
31	152.48	177.39	196.57	216.50	427.29	270.38	342.89	378.88	423.58	614.75
32	153.01	177.39	206.40	226.67	421.71	271.25	344.36	380.37	424.46	614.75
33	154.12	188.35	215.68	236.97	412.65	271.84	345.24	381.26	425.93	614.75
34	154.66	198.21	219.07	246.72	407.64	272.72	345.75	382.18	426.82	614.75
35	150.64	200.39	219.07	256.65	398.48	274.18	345.75	382.18	426.88	614.75
36	151.44	195.38	210.64	253.92	393.21	274.55	345.75	382.18	426.88	614.75
37	147.61	196.19	206.85	249.42	385.95	274.55	345.75	382.18	426.88	614.75
38	147.61	192.24	203.29	245.42	381.38	274.55	345.75	382.18	426.88	614.75
39	143.97	188.10	199.51	241.46	374.33	274.55	345.75	382.18	426.88	614.75
40	152.20	196.33	207.25	249.52	392.82	278.83	348.68	378.24	428.28	656.53
41	149.49	193.50	206.12	248.48	393.49	282.80	352.87	384.93	435.81	656.53
42	151.24	190.26	205.03	247.36	395.12	286.81	356.20	391.68	442.82	656.53
43	148.62	187.65	204.22	245.86	396.94	290.85	360.44	398.48	449.59	656.53
44	150.59	189.64	207.87	249.73	408.15	292.45	362.21	405.20	457.31	656.53
45	151.86	193.98	221.58	264.60	425.15	298.72	364.93	406.72	453.54	692.34
46	151.89	191.66	220.71	263.58	451.82	302.85	369.23	413.61	456.58	692.34
47	151.06	189.20	220.51	262.86	472.01	307.02	373.21	422.07	456.58	692.34
48	148.65	186.81	219.71	262.17	498.77	309.57	373.21	422.56	456.58	692.34
49	153.32	184.73	219.04	261.25	513.28	309.57	373.21	422.56	456.58	692.34
50	166.84	203.67	240.39	287.42	519.86	310.06	372.08	421.22	453.86	775.90
51	168.62	208.37	249.43	292.20	533.46	304.84	367.03	418.71	456.89	793.80
52	174.23	213.77	251.10	297.94	555.20	305.39	366.46	407.34	450.14	811.71
53	181.13	215.31	252.27	301.79	570.30	303.88	360.55	406.11	448.10	829.61
54	186.41	224.30	260.93	310.69	586.29	297.75	363.85	409.24	442.06	841.55
55	189.28	225.95	266.51	311.11	605.57	292.05	358.33	399.13	436.40	865.42
56	196.47	236.88	277.01	321.07	626.11	295.55	360.97	405.22	437.85	904.26
57	199.69	249.33	284.31	333.18	637.62	294.07	358.44	398.95	435.10	904.93
58	205.42	255.71	297.23	348.63	647.49	292.32	356.62	400.46	439.91	904.85
59	216.21	269.79	307.38	356.10	653.19	298.70	358.09	404.77	438.39	904.14
60	220.98	282.46	322.66	372.34	668.65	296.86	359.41	405.44	453.36	908.29
61	229.36	296.06	338.13	390.22	707.28	307.57	383.94	428.53	472.30	934.78
62	233.69	311.25	351.62	397.51	736.95	318.58	406.21	448.66	482.13	966.16
63	243.99	328.54	364.79	417.24	749.02	330.57	433.88	474.76	502.51	993.51
64	253.03	338.44	383.10	432.83	777.24	343.05	453.09	500.66	519.57	1025.80
65	273.98	355.18	401.72	453.07	798.49	355.08	479.53	528.27	545.09	1054.13
66	303.08	405.43	445.83	491.56	897.53	387.97	524.03	574.26	604.79	1151.84
67	343.86	456.64	506.21	533.44	1004.43	426.85	569.89	630.25	667.63	1252.45
68	388.85	516.96	565.94	622.15	1125.69	469.63	616.84	685.73	744.37	1376.96
69	435.61	579.49	646.71	706.89	1261.84	516.87	662.05	751.19	828.89	1494.02
70	481.49	664.10	717.24	814.41	1412.58	566.11	725.15	821.94	924.47	1598.65
71	528.03	715.53	809.20	927.60	1490.37	601.08	787.06	916.12	1027.88	1662.07
72	571.06	763.84	877.32	998.55	1567.35	641.21	839.04	985.79	1119.78	1738.02
73	608.89	821.11	942.40	1073.97	1652.15	682.22	896.51	1052.55	1196.36	1817.19
74	653.20	876.28	1013.48	1151.15	1734.07	726.21	951.97	1121.86	1274.18	1904.02
75	699.53	934.12	1082.88	1233.98	1816.58	769.10	1010.13	1189.21	1354.30	1995.50
76	743.91	995.52	1159.86	1325.17	1908.23	809.94	1069.20	1261.18	1439.82	2093.62
77	791.01	1053.87	1239.76	1417.23	1995.55	853.48	1128.21	1333.57	1526.25	2167.87
78	831.58	1109.79	1312.27	1499.73	2063.93	890.40	1180.08	1403.60	1603.08	2193.62
79	861.88	1151.13	1367.66	1564.99	2087.15	914.63	1217.97	1451.58	1662.52	2207.68
80	878.66	1172.26	1397.78	1599.89	2095.60	927.60	1238.21	1476.49	1691.37	2214.74
81	944.62	1261.62	1499.90	1719.03	2250.91	993.55	1329.70	1580.74	1812.64	2372.18
82	1008.44	1342.46	1599.89	1831.79	2399.83	1059.50	1412.67	1682.86	1925.40	2523.23
83	1070.14	1425.43	1697.76	1942.42	2546.63	1123.33	1495.64	1780.73	2038.16	2674.28
84	1136.09	1512.66	1802.00	2059.43	2701.94	1191.41	1587.12	1887.10	2157.30	2831.72
85	1210.55	1612.65	1914.76	2189.21	2872.14	1265.87	1684.99	2001.99	2289.20	3004.05
86	1289.27	1714.78	2038.16	2327.50	3057.24	1344.59	1787.11	2125.39	2427.49	3189.14
87	1372.25	1825.41	2167.94	2474.30	3250.84	1427.56	1897.74	2255.16	2574.29	3382.75
88	1463.73	1944.55	2306.22	2631.73	3459.34	1519.04	2016.88	2393.45	2731.73	3591.24
89	1559.47	2072.20	2457.28	2801.93	3684.85	1614.78	2144.53	2544.51	2901.93	3816.76
90	1667.97	2212.61	2623.22	2989.16	3933.77	1723.29	2284.95	2710.45	3089.15	4065.68
91	1780.73	2361.54	2799.81	3191.27	4199.71	1836.04	2433.87	2887.03	3291.26	4331.62
92	1902.00	2521.10	2987.03	3401.89	4480.54	1957.31	2593.44	3074.26	3501.89	4612.45
93	2033.90	2693.43	3189.14	3631.66	4782.65	2089.22	2765.77	3276.37	3731.66	4914.55
94	2174.32	2878.52	3408.28	3878.46	5110.29	2229.63	2950.86	3495.50	3978.45	5242.19
95	2329.63	3082.77	3646.56	4148.65	5469.84	2384.94	3155.10	3733.78	4248.64	5601.74

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

Appendix B2

Union Security Insurance Company

6063-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	160.12	181.57	209.75	230.84	467.67	305.47	384.06	421.26	475.61	704.27
30	167.67	189.80	212.49	234.15	484.32	309.84	388.39	427.29	481.64	704.27
31	179.38	201.58	223.55	246.36	489.14	311.52	389.39	428.30	483.32	704.27
32	180.01	201.58	234.73	257.93	482.75	312.53	391.05	429.98	484.32	704.27
33	181.32	214.03	245.28	269.66	472.37	313.21	392.05	430.99	486.00	704.27
34	181.95	225.24	249.14	280.75	466.64	314.22	392.63	432.02	487.01	704.27
35	177.23	227.72	249.14	292.05	456.16	315.91	392.63	432.02	487.08	704.27
36	178.16	222.02	239.55	288.94	450.12	316.33	392.63	432.02	487.08	704.27
37	173.66	222.94	235.24	283.82	441.81	316.33	392.63	432.02	487.08	704.27
38	173.66	218.45	231.19	279.27	436.57	316.33	392.63	432.02	487.08	704.27
39	169.38	213.75	226.89	274.76	428.51	316.33	392.63	432.02	487.08	704.27
40	168.65	225.57	237.96	286.34	451.02	318.66	398.49	430.06	479.88	746.05
41	165.66	222.32	236.66	285.14	451.78	323.20	403.27	437.66	488.32	746.05
42	167.59	218.60	235.40	283.86	453.65	327.78	407.08	445.33	496.17	746.05
43	164.69	215.60	234.47	282.14	455.74	332.40	411.93	453.07	503.75	746.05
44	166.87	217.88	238.66	286.58	468.61	334.23	413.95	460.71	512.41	746.05
45	175.84	225.65	255.96	305.31	484.48	344.67	413.95	464.07	526.52	793.80
46	175.87	222.96	254.96	304.13	514.86	349.44	418.83	471.94	530.05	793.80
47	174.91	220.08	254.73	303.30	537.87	354.25	423.34	481.59	530.05	793.80
48	172.12	217.31	253.80	302.50	568.36	357.20	423.34	482.15	530.05	793.80
49	177.53	214.89	253.03	301.44	584.91	357.20	423.34	482.15	530.05	793.80
50	190.12	233.30	274.19	331.33	595.67	352.82	421.69	484.90	524.04	883.33
51	195.44	237.62	279.22	331.16	614.29	351.34	415.32	470.46	520.85	901.23
52	200.74	242.76	288.03	336.64	636.06	356.28	413.44	466.17	511.92	925.11
53	211.96	247.61	291.91	343.29	651.00	352.89	415.32	467.90	507.85	943.01
54	216.84	256.34	300.25	351.87	672.35	345.01	412.66	465.25	504.03	972.85
55	219.57	261.25	305.60	355.03	691.31	342.24	410.14	457.33	496.45	984.79
56	226.12	267.78	311.63	367.45	715.56	344.07	410.75	456.87	498.77	1029.19
57	231.78	280.07	328.31	378.30	722.98	340.29	401.29	459.17	492.63	1029.35
58	239.65	295.57	343.47	399.40	742.71	343.67	408.63	457.66	501.77	1033.35
59	253.37	305.54	348.57	404.66	747.15	347.85	410.75	458.74	500.09	1030.42
60	256.73	320.55	366.10	422.83	762.95	343.35	409.33	459.71	519.93	1037.37
61	263.46	336.15	383.41	442.46	808.93	352.49	436.90	485.25	537.12	1068.98
62	269.19	353.97	401.85	453.46	839.88	365.52	462.35	511.41	547.20	1095.88
63	278.44	370.35	413.23	474.80	854.35	379.67	486.47	539.93	568.93	1127.42
64	291.95	381.46	439.03	491.09	886.65	397.04	514.58	567.82	589.41	1167.57
65	316.35	405.93	456.01	509.37	909.99	410.66	547.11	597.30	613.23	1202.43
66	349.71	462.07	507.13	559.46	1017.70	451.58	596.08	653.68	684.30	1302.97
67	392.99	516.48	577.68	608.07	1146.23	492.52	643.64	718.93	759.20	1424.19
68	454.20	589.86	643.25	705.50	1281.24	540.58	698.18	779.09	845.88	1566.88
69	499.27	661.79	737.70	800.31	1430.08	596.66	750.32	859.44	936.46	1697.56
70	559.48	756.43	815.04	924.73	1604.62	652.94	823.42	933.27	1046.87	1810.11
71	611.05	807.53	917.75	1053.48	1687.74	697.92	890.01	1037.61	1164.06	1884.74
72	657.20	865.03	995.36	1135.74	1776.07	740.60	950.70	1116.59	1272.92	1970.26
73	703.74	927.26	1067.85	1217.78	1873.38	786.70	1012.78	1190.24	1355.47	2056.66
74	755.72	989.54	1148.22	1303.47	1961.27	837.93	1077.92	1268.32	1441.14	2152.81
75	800.27	1050.53	1228.38	1396.27	2057.33	881.37	1136.04	1345.91	1527.78	2261.77
76	853.23	1119.62	1311.84	1495.82	2156.63	930.23	1205.19	1423.83	1623.80	2368.25
77	907.64	1189.44	1399.48	1602.31	2256.55	980.49	1270.18	1508.50	1724.00	2450.16
78	954.16	1250.02	1485.31	1699.22	2333.58	1022.76	1329.09	1588.66	1814.58	2481.93
79	991.16	1296.73	1546.84	1773.65	2361.60	1050.81	1372.20	1642.10	1882.52	2497.14
80	1008.44	1319.06	1582.87	1812.64	2372.18	1065.88	1393.52	1670.10	1914.76	2506.21
81	1085.03	1421.18	1697.76	1946.67	2548.76	1142.47	1495.64	1787.11	2048.79	2682.79
82	1157.37	1510.53	1810.51	2072.20	2714.71	1216.94	1591.38	1902.00	2178.57	2852.99
83	1231.83	1606.27	1921.14	2197.72	2882.78	1291.40	1684.99	2016.88	2306.22	3025.32
84	1308.42	1704.14	2038.16	2331.75	3057.24	1367.99	1787.11	2136.02	2442.38	3201.91
85	1391.39	1812.64	2167.94	2476.42	3255.09	1455.22	1895.61	2267.93	2591.31	3401.89
86	1482.88	1931.78	2306.22	2633.86	3461.46	1546.70	2014.75	2406.22	2748.75	3608.26
87	1578.61	2053.05	2455.15	2797.68	3680.60	1642.44	2136.02	2555.14	2912.56	3827.40
88	1680.74	2187.08	2612.59	2978.52	3918.88	1744.56	2270.06	2712.58	3093.40	4065.68
89	1793.49	2331.75	2782.79	3169.99	4174.18	1857.32	2414.73	2882.78	3284.88	4320.98
90	1916.89	2489.19	2970.01	3382.75	4455.01	1980.71	2572.16	3070.00	3497.63	4601.81
91	2048.79	2659.39	3169.99	3610.39	4754.99	2112.62	2742.36	3269.99	3725.27	4901.79
92	2187.08	2838.10	3382.75	3848.67	5076.25	2250.91	2921.08	3482.74	3963.56	5223.04
93	2338.14	3031.71	3610.39	4108.23	5416.65	2401.96	3114.68	3710.38	4223.11	5563.45
94	2499.83	3242.33	3859.31	4389.06	5788.96	2563.65	3325.30	3959.30	4503.94	5935.76
95	2676.41	3472.10	4131.63	4695.42	6197.44	2740.24	3555.07	4231.62	4810.31	6344.24

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

Appendix B2

Union Security Insurance Company

6063-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	140.10	163.42	188.06	202.86	419.29	276.65	343.94	378.05	422.17	626.68
30	146.71	170.82	190.51	205.76	434.22	280.61	347.81	383.47	427.52	626.68
31	156.96	181.42	200.42	216.50	438.54	282.13	348.70	384.37	429.01	626.68
32	157.51	181.42	210.45	226.67	432.81	283.05	350.20	385.88	429.91	626.68
33	158.65	192.63	219.90	236.97	423.50	283.66	351.09	386.78	431.40	626.68
34	159.21	202.72	223.37	246.72	418.37	284.58	351.61	387.71	432.29	626.68
35	155.08	204.95	223.37	256.65	408.97	286.11	351.61	387.71	432.35	626.68
36	155.89	199.82	214.77	253.92	403.56	286.48	351.61	387.71	432.35	626.68
37	151.95	200.65	210.91	249.42	396.11	286.48	351.61	387.71	432.35	626.68
38	151.95	196.60	207.28	245.42	391.41	286.48	351.61	387.71	432.35	626.68
39	148.20	192.37	203.42	241.46	384.18	286.48	351.61	387.71	432.35	626.68
40	156.31	200.51	214.93	257.70	407.37	290.21	354.21	388.61	433.44	674.43
41	153.53	197.62	213.75	256.62	408.06	294.35	358.47	395.48	441.06	674.43
42	155.33	194.31	212.62	255.47	409.75	298.52	361.85	402.41	448.15	674.43
43	152.64	191.64	211.78	253.92	411.64	302.72	366.16	409.40	455.00	674.43
44	154.66	193.67	215.57	257.92	423.26	304.39	367.96	416.30	462.82	674.43
45	159.85	197.94	221.58	268.67	430.10	304.46	364.93	406.72	463.96	704.27
46	159.88	195.58	220.71	267.64	457.07	308.67	369.23	413.61	467.07	704.27
47	159.01	193.06	220.51	266.90	477.50	312.92	373.21	422.07	467.07	704.27
48	156.47	190.63	219.71	266.20	504.57	315.52	373.21	422.56	467.07	704.27
49	161.39	188.50	219.04	265.27	519.25	315.52	373.21	422.56	467.07	704.27
50	170.72	207.38	244.14	291.41	530.69	320.75	372.08	431.02	463.22	787.83
51	176.28	208.37	249.43	292.20	544.24	315.17	371.85	423.41	461.46	805.74
52	178.01	217.39	258.49	301.81	560.59	315.56	371.16	416.39	458.96	823.64
53	184.98	218.90	259.48	305.57	581.06	303.88	369.68	414.93	452.37	841.55
54	190.21	227.86	264.50	314.44	591.67	302.48	368.28	413.55	450.33	853.49
55	196.85	233.01	270.07	314.77	616.29	301.17	366.97	403.28	440.40	877.36
56	203.88	236.88	280.47	324.64	636.63	304.37	365.11	409.20	441.66	916.15
57	206.82	252.75	291.08	336.65	647.67	302.48	358.44	406.48	442.29	916.24
58	212.27	259.04	300.54	355.40	661.77	304.17	364.05	407.61	443.34	920.91
59	222.97	273.04	313.71	362.58	662.14	306.26	365.11	408.15	444.88	919.30
60	227.48	285.64	328.87	375.49	681.51	304.01	366.07	411.82	459.70	922.64
61	235.56	299.14	341.15	393.29	719.99	317.93	390.56	431.68	478.47	953.29
62	236.65	317.35	360.48	403.40	745.19	325.28	412.82	458.08	488.04	975.11
63	246.86	328.54	370.49	423.00	760.72	337.12	437.17	484.07	508.28	1006.47
64	261.37	341.31	388.70	435.60	788.55	352.57	459.57	506.76	522.37	1034.14
65	282.46	358.00	407.15	455.76	809.28	364.35	485.96	531.27	545.09	1062.15
66	311.82	411.39	448.62	497.00	912.55	400.69	533.85	577.32	607.63	1164.10
67	353.07	462.94	515.15	541.73	1016.25	439.99	573.24	639.75	676.49	1265.02
68	398.65	520.27	575.21	628.10	1142.06	479.77	620.23	695.39	750.53	1394.22
69	449.01	586.35	659.70	716.23	1270.25	534.21	668.84	764.31	838.38	1507.02
70	501.84	671.20	730.28	820.90	1425.38	583.48	728.54	835.03	930.91	1611.34
71	541.31	718.94	815.78	940.85	1498.42	617.78	793.70	922.68	1037.60	1677.97
72	583.82	767.10	886.89	1008.12	1582.53	657.24	842.23	995.36	1129.35	1753.01
73	627.25	824.23	951.58	1080.09	1666.42	700.66	899.57	1061.73	1205.54	1831.28
74	670.77	879.26	1019.34	1159.94	1747.44	743.85	954.90	1130.65	1282.96	1917.29
75	713.53	934.12	1091.27	1242.37	1829.08	785.94	1012.93	1194.81	1359.90	2008.03
76	762.57	995.52	1167.86	1330.50	1919.92	828.65	1074.54	1271.84	1445.16	2108.39
77	806.22	1056.43	1247.37	1424.84	2009.15	871.27	1128.21	1343.71	1533.86	2181.58
78	848.41	1114.62	1319.48	1511.75	2079.05	909.66	1182.48	1413.21	1612.69	2208.67
79	880.02	1155.68	1379.00	1576.33	2100.99	935.06	1222.50	1462.92	1673.86	2221.47
80	899.94	1174.39	1406.29	1612.65	2110.49	951.00	1242.47	1485.00	1704.14	2229.63
81	965.89	1261.62	1512.66	1733.92	2267.93	1016.95	1329.70	1593.51	1825.41	2387.07
82	1029.72	1344.59	1610.53	1844.55	2416.85	1082.90	1414.80	1695.63	1940.29	2540.25
83	1093.54	1429.69	1708.39	1955.18	2563.65	1146.73	1499.90	1793.49	2050.92	2689.18
84	1165.88	1516.92	1814.77	2074.32	2721.09	1219.06	1589.25	1897.74	2172.19	2850.87
85	1240.34	1614.78	1931.78	2206.23	2893.42	1295.66	1689.25	2019.01	2304.10	3025.32
86	1319.06	1716.90	2053.05	2346.65	3080.64	1374.37	1791.37	2140.28	2444.51	3212.54
87	1406.29	1827.53	2184.96	2493.44	3274.24	1461.60	1902.00	2272.18	2591.31	3406.15
88	1495.64	1946.67	2323.24	2650.88	3484.87	1550.96	2021.14	2410.47	2748.75	3616.77
89	1597.76	2076.45	2476.42	2823.21	3712.51	1653.08	2150.92	2563.65	2921.08	3844.42
90	1706.27	2216.87	2644.50	3012.56	3963.56	1761.58	2291.33	2731.73	3110.42	4095.46
91	1823.28	2367.92	2823.21	3214.67	4231.62	1878.59	2442.38	2910.44	3312.54	4363.53
92	1948.80	2527.49	3010.43	3429.55	4516.71	2004.12	2601.95	3097.66	3527.42	4648.62
93	2080.71	2699.81	3212.54	3659.32	4818.82	2136.02	2774.28	3299.77	3757.19	4950.72
94	2225.38	2887.03	3435.93	3908.24	5150.71	2280.69	2961.50	3523.16	4006.11	5282.61
95	2384.94	3089.15	3676.34	4182.69	5514.51	2440.26	3163.61	3763.57	4280.56	5646.42

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

Appendix B2

Union Security Insurance Company

6063-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	128.09	145.26	173.59	188.87	387.04	247.83	309.54	345.65	384.77	572.97
30	134.14	151.84	175.86	191.57	400.82	251.38	313.03	350.60	389.64	572.97
31	143.51	161.27	185.01	201.57	404.80	252.74	313.83	351.43	391.00	572.97
32	144.01	161.27	194.26	211.04	399.52	253.56	315.18	352.80	391.81	572.97
33	145.05	171.23	202.99	220.63	390.93	254.11	315.98	353.63	393.17	572.97
34	145.56	180.19	206.19	229.70	386.18	254.93	316.45	354.48	393.99	572.97
35	141.78	182.18	206.19	238.95	377.51	256.30	316.45	354.48	394.04	572.97
36	142.53	177.61	198.25	236.41	372.52	256.64	316.45	354.48	394.04	572.97
37	138.92	178.35	194.69	232.21	365.64	256.64	316.45	354.48	394.04	572.97
38	138.92	174.76	191.33	228.50	361.30	256.64	316.45	354.48	394.04	572.97
39	135.50	171.00	187.77	224.81	354.63	256.64	316.45	354.48	394.04	572.97
40	139.86	179.62	191.90	229.07	363.72	261.76	326.54	352.34	392.16	602.81
41	137.37	177.03	190.85	228.11	364.34	265.49	330.46	358.57	399.06	602.81
42	138.98	174.07	189.84	227.09	365.85	269.25	333.58	364.85	405.47	602.81
43	136.57	171.68	189.09	225.71	367.53	273.04	337.56	371.19	411.67	602.81
44	138.38	173.50	192.47	229.26	377.91	274.55	339.21	377.45	418.74	602.81
45	147.86	182.10	202.48	244.24	395.49	281.48	337.70	370.22	422.26	638.62
46	147.89	179.93	201.69	243.31	420.30	285.38	341.68	376.49	425.09	638.62
47	147.09	177.61	201.50	242.64	439.08	289.30	345.36	384.19	425.09	638.62
48	144.74	175.38	200.77	242.00	463.97	291.71	345.36	384.64	425.09	638.62
49	149.28	173.42	200.16	241.15	477.47	291.71	345.36	384.64	425.09	638.62
50	155.20	188.86	221.61	267.46	476.54	288.67	342.31	391.84	425.79	716.21
51	157.12	193.75	227.10	268.82	490.35	284.17	338.05	385.78	420.34	734.12
52	159.08	195.65	232.64	278.60	512.08	285.03	338.27	380.18	414.83	752.02
53	169.57	204.55	234.25	275.39	527.26	284.27	337.73	375.21	409.69	763.96
54	171.19	202.94	239.48	280.75	543.26	278.85	328.35	374.78	404.88	775.90
55	177.93	208.30	248.75	285.49	557.34	273.79	328.11	370.02	404.37	793.80
56	185.35	216.28	256.23	299.66	578.76	277.90	331.92	373.44	403.58	832.87
57	188.99	228.84	264.00	305.42	592.44	277.27	327.27	372.60	399.14	837.06
58	191.72	242.43	277.42	321.55	595.12	272.57	334.33	371.85	405.54	829.89
59	206.07	250.28	288.36	330.21	599.51	279.79	330.01	374.42	405.92	833.43
60	207.98	260.25	297.84	340.79	617.22	278.97	332.79	376.70	418.48	841.37
61	216.97	274.47	310.96	362.57	656.46	290.29	354.15	393.87	438.34	865.36
62	215.95	286.83	322.07	368.07	683.43	295.10	376.49	414.15	446.63	890.12
63	226.77	301.66	336.29	385.59	690.50	310.94	397.72	437.53	462.07	915.76
64	236.34	309.76	352.34	396.76	713.09	317.63	414.26	460.97	474.88	942.40
65	254.21	327.00	369.15	412.86	733.75	327.29	440.91	483.24	496.04	969.96
66	282.68	372.64	409.61	450.83	826.17	362.53	481.45	528.45	553.68	1057.90
67	316.23	418.85	467.50	491.98	925.65	397.30	519.61	579.58	614.45	1151.92
68	362.70	473.88	519.55	571.54	1039.73	435.85	562.61	631.00	682.86	1269.05
69	405.45	534.92	597.96	647.72	1160.89	482.18	607.72	695.42	759.29	1372.77
70	454.36	614.38	658.55	749.52	1301.62	531.38	667.55	756.44	847.16	1471.77
71	498.14	650.79	743.41	854.71	1365.50	564.35	720.64	840.59	943.57	1526.88
72	529.58	698.55	810.33	918.80	1442.11	599.53	765.66	906.04	1030.46	1599.43
73	572.17	749.30	868.97	985.24	1512.98	639.20	820.01	969.94	1095.39	1665.76
74	609.26	801.76	928.54	1054.49	1590.40	676.23	869.95	1025.20	1168.73	1744.80
75	651.97	854.62	996.14	1133.25	1663.37	715.76	923.39	1091.27	1239.58	1829.47
76	693.25	906.49	1063.87	1213.18	1747.51	753.81	975.88	1154.53	1317.17	1919.40
77	732.70	961.78	1135.81	1298.07	1829.71	792.52	1029.33	1224.55	1396.95	1986.99
78	771.50	1013.07	1201.71	1377.16	1892.57	827.84	1076.73	1283.43	1470.89	2010.61
79	802.91	1053.31	1251.99	1435.71	1909.57	853.36	1113.64	1329.11	1521.89	2019.31
80	819.09	1068.01	1280.76	1467.98	1919.02	863.77	1129.71	1355.23	1550.96	2027.52
81	878.66	1146.73	1374.37	1578.61	2063.69	925.47	1208.43	1446.71	1661.59	2176.45
82	938.23	1225.45	1467.98	1678.61	2197.72	987.17	1289.27	1542.45	1765.84	2312.61
83	993.55	1302.04	1557.34	1780.73	2336.01	1042.48	1365.86	1633.93	1870.08	2450.89
84	1059.50	1378.63	1650.95	1884.98	2476.42	1108.43	1446.71	1729.67	1976.46	2593.44
85	1129.71	1470.11	1755.20	2006.24	2635.99	1180.77	1536.06	1833.92	2097.73	2755.13
86	1202.04	1565.85	1867.96	2133.90	2804.06	1253.11	1631.80	1946.67	2225.38	2923.20
87	1280.76	1665.84	1987.10	2267.93	2982.77	1331.82	1731.80	2065.81	2359.41	3101.91
88	1363.74	1774.35	2114.75	2412.60	3174.25	1414.80	1840.30	2193.47	2504.08	3293.39
89	1455.22	1889.23	2253.04	2567.91	3380.62	1506.28	1955.18	2331.75	2659.39	3499.76
90	1553.08	2019.01	2404.09	2740.24	3608.26	1604.14	2084.96	2482.81	2831.72	3727.40
91	1659.46	2155.17	2565.78	2925.33	3852.93	1710.52	2221.12	2644.50	3016.81	3972.07
92	1774.35	2301.97	2740.24	3118.93	4110.35	1825.41	2367.92	2818.95	3210.42	4229.50
93	1895.61	2457.28	2925.33	3327.43	4386.93	1946.67	2523.23	3004.05	3418.91	4506.07
94	2027.52	2627.48	3125.32	3555.07	4689.04	2078.58	2693.43	3204.03	3646.56	4808.18
95	2170.06	2814.70	3344.45	3803.99	5018.80	2221.12	2880.65	3423.17	3895.48	5137.94

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

Appendix B2

Union Security Insurance Company

6063-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	116.09	138.00	155.51	171.38	349.41	224.78	286.62	318.65	352.70	525.22
30	121.56	144.25	157.54	173.83	361.85	227.99	289.84	323.21	357.17	525.22
31	130.05	153.20	165.73	182.90	365.45	229.23	290.59	323.97	358.41	525.22
32	130.51	153.20	174.03	191.50	360.68	229.98	291.83	325.24	359.16	525.22
33	131.46	162.66	181.84	200.20	352.92	230.47	292.58	326.00	360.41	525.22
34	131.91	171.18	184.71	208.43	348.64	231.22	293.01	326.79	361.15	525.22
35	128.49	173.07	184.71	216.82	340.81	232.46	293.01	326.79	361.20	525.22
36	129.17	168.73	177.60	214.52	336.30	232.77	293.01	326.79	361.20	525.22
37	125.90	169.43	174.41	210.71	330.09	232.77	293.01	326.79	361.20	525.22
38	125.90	166.02	171.40	207.34	326.18	232.77	293.01	326.79	361.20	525.22
39	122.80	162.45	168.21	203.99	320.15	232.77	293.01	326.79	361.20	525.22
40	127.52	167.09	176.55	212.71	334.62	233.31	298.87	321.25	361.20	555.06
41	125.25	164.68	175.58	211.82	335.19	236.63	302.46	326.93	367.55	555.06
42	126.71	161.92	174.65	210.87	336.58	239.98	305.31	332.66	373.46	555.06
43	124.52	159.70	173.96	209.59	338.13	243.36	308.95	338.44	379.17	555.06
44	126.17	161.40	177.07	212.89	347.68	244.71	310.46	344.14	385.68	555.06
45	127.88	162.31	187.20	223.89	360.89	252.76	310.46	344.14	385.77	590.87
46	127.91	160.37	186.46	223.03	383.52	256.26	314.12	349.98	388.35	590.87
47	127.21	158.31	186.29	222.42	400.66	259.78	317.50	357.14	388.35	590.87
48	125.18	156.31	185.62	221.83	423.37	261.95	317.50	357.55	388.35	590.87
49	129.11	154.57	185.05	221.06	435.70	261.95	317.50	357.55	388.35	590.87
50	143.56	174.05	206.58	243.51	444.05	267.29	317.50	357.55	383.68	662.50
51	145.63	175.47	212.20	249.34	452.63	263.51	309.07	357.55	388.35	674.43
52	151.50	181.16	210.48	255.38	468.96	264.67	310.08	343.97	383.94	692.34
53	154.15	183.02	212.63	256.52	484.22	254.86	305.78	344.31	379.82	704.27
54	155.98	192.26	221.61	265.78	500.23	250.49	310.60	348.93	375.96	716.21
55	159.00	194.18	227.43	263.53	514.47	246.41	306.52	340.92	372.34	734.12
56	166.81	199.12	235.46	271.13	531.40	251.43	307.03	345.63	369.32	767.43
57	167.60	211.76	243.69	284.59	542.23	247.86	303.89	338.73	370.37	769.19
58	174.61	215.86	251.00	297.86	552.27	248.87	300.90	339.67	374.61	771.00
59	185.80	230.78	259.84	301.07	559.24	257.11	305.43	344.06	373.44	772.82
60	188.49	238.03	273.02	312.39	570.07	250.36	306.16	341.59	386.78	774.44
61	195.27	249.80	286.80	331.84	601.40	262.64	324.36	365.51	404.39	795.95
62	198.20	265.47	298.43	338.62	625.79	271.63	346.77	379.64	411.14	818.55
63	206.67	277.77	307.79	353.94	635.89	278.21	368.14	403.39	427.42	842.32
64	216.88	286.81	327.18	369.01	660.27	292.22	385.13	427.39	441.36	871.51
65	231.61	301.62	342.01	386.05	676.20	299.51	408.72	447.23	463.33	893.81
66	256.45	342.83	378.95	418.24	762.33	327.55	445.42	488.74	513.93	980.29
67	291.67	387.36	431.77	453.29	850.81	361.18	482.73	535.24	567.19	1063.96
68	333.30	440.74	479.34	529.87	957.86	402.06	525.33	582.71	633.64	1169.77
69	368.59	490.34	552.46	601.01	1072.56	437.08	560.19	639.66	705.51	1268.84
70	410.28	564.66	609.65	691.12	1203.47	479.29	613.33	697.50	785.96	1361.81
71	448.32	609.90	687.49	788.46	1264.80	510.92	670.83	778.21	872.23	1411.56
72	488.11	649.59	746.52	848.61	1335.85	545.03	711.43	839.04	950.70	1479.57
73	517.10	699.35	801.65	911.81	1405.93	577.73	761.88	893.45	1015.84	1546.02
74	553.61	745.13	861.17	978.33	1476.80	617.42	808.44	954.90	1080.85	1618.75
75	593.21	794.99	920.59	1049.30	1544.56	654.01	859.03	1010.13	1152.83	1694.76
76	631.92	847.13	986.55	1125.20	1621.85	686.98	909.22	1071.87	1223.85	1780.61
77	671.85	895.28	1052.15	1204.27	1696.49	723.94	958.34	1133.28	1295.54	1841.73
78	706.61	942.96	1115.19	1273.81	1753.96	758.05	1002.23	1192.10	1362.74	1865.21
79	732.60	978.23	1163.53	1331.37	1773.50	776.19	1034.25	1233.85	1413.03	1876.87
80	746.76	995.68	1189.28	1361.61	1780.73	789.31	1053.12	1255.23	1438.20	1880.72
81	802.07	1074.39	1274.38	1461.60	1914.76	844.62	1131.84	1344.59	1540.32	2016.88
82	857.39	1140.35	1361.61	1557.34	2040.28	899.94	1199.92	1431.82	1636.06	2144.53
83	910.58	1212.68	1442.45	1653.08	2163.68	955.25	1272.25	1512.66	1733.92	2272.18
84	965.89	1287.15	1531.81	1750.94	2297.71	1012.70	1348.84	1604.14	1833.92	2408.34
85	1027.59	1370.12	1627.55	1861.57	2442.38	1074.39	1431.82	1702.01	1946.67	2553.02
86	1095.67	1457.35	1733.92	1978.59	2599.82	1142.47	1519.04	1808.39	2063.69	2710.45
87	1165.88	1550.96	1842.43	2104.11	2763.64	1212.68	1612.65	1916.89	2189.21	2874.27
88	1244.59	1653.08	1961.57	2238.14	2942.35	1291.40	1714.78	2036.03	2323.24	3052.98
89	1325.44	1761.58	2089.22	2382.81	3133.83	1372.25	1823.28	2163.68	2467.91	3244.46
90	1416.92	1880.72	2229.63	2540.25	3344.45	1463.73	1942.42	2304.10	2625.35	3455.08
91	1512.66	2006.24	2380.69	2712.58	3569.97	1559.47	2067.94	2455.15	2797.68	3680.60
92	1616.91	2142.41	2540.25	2891.29	3810.38	1663.71	2204.10	2614.71	2976.39	3921.01
93	1727.54	2289.20	2710.45	3087.02	4065.68	1774.35	2350.90	2784.91	3172.12	4176.31
94	1848.81	2446.64	2897.67	3297.64	4344.38	1895.61	2508.34	2972.14	3382.75	4455.01
95	1980.71	2618.97	3099.79	3527.42	4650.74	2027.52	2680.67	3174.25	3612.52	4761.37

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

Appendix B2

Union Security Insurance Company

6063-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period

Home and Community Care at 80%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	172.13	196.10	224.22	241.33	499.92	334.28	418.46	453.66	496.99	752.02
30	180.25	204.99	227.15	244.79	517.73	339.07	423.17	460.16	503.29	752.02
31	192.84	217.71	238.97	257.56	522.87	340.91	424.26	461.25	505.04	752.02
32	193.51	217.71	250.92	269.66	516.04	342.02	426.07	463.05	506.09	752.02
33	194.92	231.15	262.19	281.91	504.95	342.75	427.16	464.14	507.85	752.02
34	195.60	243.26	266.33	293.51	498.82	343.86	427.79	465.26	508.90	752.02
35	190.52	245.94	266.33	305.32	487.62	345.71	427.79	465.26	508.97	752.02
36	191.52	239.78	256.08	302.08	481.17	346.17	427.79	465.26	508.97	752.02
37	186.68	240.78	251.47	296.72	472.28	346.17	427.79	465.26	508.97	752.02
38	186.68	235.93	247.14	291.97	466.68	346.17	427.79	465.26	508.97	752.02
39	182.08	230.85	242.54	287.25	458.06	346.17	427.79	465.26	508.97	752.02
40	189.22	238.10	257.15	302.70	484.96	352.80	426.16	461.15	510.84	799.77
41	185.86	234.67	255.74	301.43	485.78	357.83	431.28	469.30	519.82	799.77
42	188.03	230.74	254.39	300.08	487.80	362.90	435.35	477.52	528.18	799.77
43	184.77	227.58	253.38	298.26	490.05	368.01	440.54	485.82	536.25	799.77
44	187.22	229.99	257.91	302.96	503.89	370.04	442.70	494.01	545.47	799.77
45	195.82	237.52	267.42	317.52	524.03	373.40	441.19	490.14	547.37	847.52
46	195.86	234.69	266.38	316.30	556.89	378.56	446.38	498.46	551.04	847.52
47	194.79	231.67	266.13	315.43	581.78	383.77	451.19	508.65	551.04	847.52
48	191.68	228.75	265.17	314.60	614.76	386.96	451.19	509.24	551.04	847.52
49	197.70	226.20	264.36	313.50	632.65	386.96	451.19	509.24	551.04	847.52
50	209.51	251.81	292.97	351.29	633.58	384.90	451.45	514.28	552.12	937.04
51	214.61	255.90	301.55	354.54	652.01	387.51	449.12	503.39	548.26	960.92
52	219.68	260.87	310.18	363.72	673.79	386.82	446.33	497.85	542.81	978.82
53	227.37	265.55	309.93	365.92	694.04	382.30	442.70	494.39	537.72	1008.66
54	232.06	274.15	318.12	374.33	715.38	373.37	443.72	495.40	532.95	1032.54
55	242.28	282.44	323.37	377.00	739.54	374.18	444.68	490.59	528.48	1056.41
56	248.37	288.38	335.87	388.85	762.91	374.95	443.95	492.62	525.42	1100.58
57	253.18	307.40	348.61	402.59	778.20	373.90	440.25	489.28	525.00	1102.88
58	260.20	315.49	366.59	419.71	790.32	371.32	442.06	493.42	529.26	1102.96
59	277.02	331.55	377.09	430.56	796.36	378.10	442.35	492.47	532.56	1106.19
60	282.73	345.94	394.02	448.07	814.39	379.12	445.93	494.82	551.64	1109.07
61	288.25	360.82	410.58	470.11	863.99	390.51	470.00	519.91	571.08	1143.02
62	295.82	381.43	428.44	479.96	897.52	402.41	498.68	549.06	582.69	1176.39
63	304.27	397.23	441.73	503.57	908.96	415.67	525.91	577.16	603.58	1205.17
64	314.20	413.01	467.00	518.84	943.25	428.81	556.66	607.50	622.93	1242.63
65	341.77	436.93	485.87	538.86	971.14	444.63	592.17	639.32	651.39	1278.58
66	381.76	494.86	537.78	589.33	1089.05	489.74	641.93	696.45	726.89	1396.92
67	432.90	560.57	619.37	644.00	1225.01	541.78	697.28	769.61	806.47	1524.72
68	493.41	636.25	689.64	750.15	1375.39	594.64	755.79	837.04	898.17	1683.43
69	549.53	713.22	792.95	856.36	1539.44	655.63	814.83	921.76	1002.89	1823.14
70	617.12	816.80	880.25	986.38	1728.38	718.93	891.19	1008.59	1117.74	1953.91
71	670.83	879.08	990.12	1123.05	1816.63	764.71	969.71	1119.70	1245.12	2031.86
72	724.19	940.11	1071.93	1212.30	1916.49	817.54	1033.65	1205.92	1362.24	2127.58
73	777.18	1008.44	1156.58	1300.39	2019.69	869.67	1101.51	1288.15	1450.32	2222.18
74	831.88	1075.97	1239.03	1397.20	2121.65	923.19	1171.66	1370.84	1543.66	2328.61
75	887.01	1147.06	1326.32	1497.00	2223.04	976.81	1242.37	1455.03	1642.51	2443.47
76	946.55	1227.53	1423.83	1607.80	2337.81	1031.81	1319.84	1546.48	1746.45	2569.04
77	1006.51	1304.55	1523.71	1726.54	2452.30	1084.64	1394.41	1642.87	1858.37	2661.19
78	1059.91	1375.75	1615.10	1833.81	2540.22	1133.46	1461.28	1725.65	1958.79	2702.54
79	1102.30	1428.68	1685.20	1914.27	2571.47	1171.10	1512.82	1789.53	2032.22	2719.97
80	1125.45	1453.09	1723.29	1959.44	2589.18	1189.28	1538.19	1823.28	2072.20	2735.98
81	1210.55	1563.72	1853.06	2106.24	2782.79	1274.38	1648.82	1953.06	2221.12	2931.71
82	1291.40	1667.97	1976.46	2242.40	2961.50	1357.35	1753.07	2078.58	2357.28	3114.68
83	1372.25	1767.96	2095.60	2378.56	3144.46	1438.20	1857.32	2199.85	2495.57	3301.90
84	1457.35	1880.72	2225.38	2523.23	3335.94	1527.55	1970.08	2331.75	2642.37	3495.50
85	1550.96	1999.86	2365.79	2680.67	3548.69	1621.16	2091.35	2474.30	2804.06	3710.38
86	1653.08	2127.51	2516.85	2850.87	3774.21	1723.29	2219.00	2625.35	2974.26	3935.90
87	1759.45	2263.67	2676.41	3029.58	4014.62	1829.66	2355.16	2784.91	3152.97	4176.31
88	1874.34	2410.47	2848.74	3223.18	4272.05	1944.55	2501.96	2957.24	3346.58	4433.74
89	1999.86	2570.04	3033.83	3431.68	4550.75	2070.07	2661.52	3142.34	3555.07	4712.44
90	2136.02	2744.49	3238.07	3659.32	4857.11	2206.23	2835.97	3346.58	3782.72	5018.80
91	2282.82	2931.71	3457.21	3906.11	5184.75	2353.03	3023.20	3565.71	4029.51	5346.44
92	2438.13	3129.57	3689.11	4165.67	5531.53	2508.34	3221.05	3797.61	4289.07	5693.22
93	2604.08	3340.20	3938.03	4444.37	5905.98	2674.28	3431.68	4046.53	4567.77	6067.67
94	2784.91	3572.09	4208.22	4746.48	6310.20	2855.12	3663.58	4316.72	4869.88	6471.89
95	2984.90	3823.14	4503.94	5078.37	6754.85	3055.11	3914.62	4612.45	5201.77	6916.54

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

6063-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	152.11	174.31	202.52	220.35	446.17	293.94	366.87	405.06	448.89	662.50
30	159.29	182.21	205.17	223.50	462.06	298.14	371.00	410.86	454.58	662.50
31	170.41	193.52	215.84	235.16	466.65	299.76	371.95	411.83	456.16	662.50
32	171.01	193.52	226.64	246.21	460.56	300.74	373.54	413.44	457.11	662.50
33	172.25	205.47	236.82	257.40	450.65	301.39	374.50	414.41	458.70	662.50
34	172.85	216.23	240.55	267.99	445.19	302.36	375.05	415.41	459.65	662.50
35	168.37	218.61	240.55	278.77	435.19	303.99	375.05	415.41	459.71	662.50
36	169.25	213.14	231.29	275.81	429.43	304.39	375.05	415.41	459.71	662.50
37	164.97	214.02	227.13	270.92	421.50	304.39	375.05	415.41	459.71	662.50
38	164.97	209.71	223.22	266.58	416.50	304.39	375.05	415.41	459.71	662.50
39	160.91	205.20	219.07	262.27	408.81	304.39	375.05	415.41	459.71	662.50
40	168.65	213.04	226.44	269.97	431.62	312.97	381.88	409.33	459.24	710.24
41	165.66	209.97	225.21	268.84	432.35	317.43	386.47	416.57	467.32	710.24
42	167.59	206.45	224.01	267.64	434.14	321.93	390.12	423.87	474.83	710.24
43	164.69	203.62	223.13	266.02	436.14	326.46	394.77	431.24	482.09	710.24
44	166.87	205.78	227.11	270.20	448.46	328.26	396.70	438.51	490.37	710.24
45	171.84	213.77	236.86	284.95	459.76	333.18	397.61	438.00	490.03	752.02
46	171.87	211.22	235.94	283.86	488.60	337.80	402.29	445.43	493.31	752.02
47	170.94	208.50	235.72	283.08	510.43	342.44	406.63	454.54	493.31	752.02
48	168.21	205.88	234.86	282.33	539.36	345.29	406.63	455.06	493.31	752.02
49	173.49	203.58	234.15	281.35	555.06	345.29	406.63	455.06	493.31	752.02
50	186.24	222.19	262.92	307.38	563.18	342.13	401.84	460.41	486.61	835.58
51	191.61	226.65	268.05	311.68	576.57	341.01	396.00	446.94	488.87	853.49
52	196.95	235.51	273.26	321.16	603.72	346.10	399.34	443.54	485.44	877.36
53	204.25	236.84	273.89	324.43	618.72	338.19	397.06	441.42	477.97	895.26
54	209.24	245.66	282.37	333.15	634.70	335.56	394.91	443.71	475.11	913.17
55	212.00	250.66	291.39	336.73	653.80	328.55	392.87	436.54	472.43	943.01
56	218.71	257.48	297.78	346.04	683.99	330.83	394.16	437.01	468.31	981.59
57	224.65	269.82	311.38	357.47	692.85	331.88	389.60	436.59	467.46	984.11
58	229.38	282.28	326.96	375.71	704.62	331.82	390.06	439.79	470.84	985.16
59	246.61	299.04	335.90	382.00	706.88	336.51	396.71	438.50	470.86	979.91
60	250.23	311.03	350.59	400.74	728.66	336.20	396.02	440.55	491.40	989.56
61	257.26	320.73	365.30	417.88	770.81	345.58	417.04	463.19	509.34	1018.08
62	260.32	341.76	381.16	426.96	798.71	355.46	442.54	489.45	517.62	1042.20
63	269.82	355.42	393.29	446.02	807.53	369.85	470.03	515.10	537.16	1071.26
64	280.83	364.25	413.86	463.35	837.60	384.34	491.93	540.34	555.89	1105.02
65	305.05	386.19	431.58	482.56	859.64	395.22	521.36	567.29	580.53	1134.29
66	343.88	441.20	479.27	526.87	968.88	438.86	569.88	620.08	647.38	1241.70
67	383.78	497.58	547.90	574.90	1091.09	479.39	620.17	684.09	717.85	1357.17
68	437.86	566.66	612.32	666.80	1223.93	527.07	674.45	743.68	799.74	1497.82
69	492.57	634.36	705.20	759.82	1366.99	586.25	726.55	820.07	889.00	1619.61
70	549.31	731.57	782.44	879.31	1536.34	642.52	796.31	897.25	995.33	1738.22
71	597.77	780.27	881.57	1003.79	1615.23	681.23	863.44	994.92	1108.94	1809.19
72	644.43	835.65	953.89	1081.50	1707.76	727.78	918.80	1071.93	1212.30	1891.60
73	691.50	899.16	1025.02	1156.58	1798.45	771.34	982.18	1144.35	1288.15	1975.67
74	741.07	959.73	1104.29	1241.95	1887.77	823.23	1045.70	1221.45	1373.77	2073.20
75	789.08	1024.97	1180.81	1331.91	1976.03	870.15	1108.06	1295.54	1460.63	2174.06
76	842.56	1089.94	1263.85	1431.82	2080.65	919.54	1170.52	1375.83	1554.48	2285.56
77	894.96	1158.74	1356.38	1536.39	2180.43	967.79	1239.76	1462.87	1655.55	2367.94
78	942.14	1223.42	1437.24	1629.52	2260.50	1008.32	1300.25	1535.78	1742.48	2404.21
79	982.09	1271.70	1501.48	1703.34	2290.10	1044.00	1344.98	1594.47	1809.94	2421.33
80	1002.06	1293.53	1533.94	1742.43	2301.97	1057.37	1367.99	1621.16	1842.43	2433.87
81	1076.52	1391.39	1650.95	1874.34	2476.42	1133.96	1467.98	1740.31	1974.33	2608.33
82	1148.86	1485.00	1759.45	1997.73	2638.12	1208.43	1561.59	1848.81	2099.86	2774.28
83	1221.19	1574.36	1865.83	2116.88	2797.68	1280.76	1653.08	1957.31	2223.25	2938.10
84	1295.66	1672.23	1978.59	2244.53	2967.88	1357.35	1753.07	2072.20	2350.90	3110.42
85	1380.76	1778.60	2106.24	2387.07	3157.23	1444.58	1861.57	2201.98	2495.57	3301.90
86	1470.11	1893.49	2240.27	2538.12	3359.34	1533.94	1976.46	2336.01	2646.63	3504.01
87	1565.85	2014.75	2382.81	2697.69	3572.09	1629.67	2097.73	2478.55	2806.19	3716.76
88	1667.97	2144.53	2536.00	2867.89	3801.87	1731.80	2227.51	2631.73	2976.39	3946.54
89	1778.60	2287.08	2701.94	3055.11	4050.78	1842.43	2370.05	2797.68	3163.61	4195.46
90	1899.87	2442.38	2882.78	3257.22	4323.11	1963.69	2525.36	2978.52	3365.73	4467.78
91	2031.77	2608.33	3076.38	3476.36	4614.58	2095.60	2691.30	3172.12	3584.86	4759.25
92	2170.06	2784.91	3282.75	3708.25	4923.06	2233.89	2867.89	3378.49	3816.76	5067.74
93	2318.99	2972.14	3504.01	3955.05	5254.96	2382.81	3055.11	3599.75	4063.55	5399.63
94	2478.55	3178.50	3744.42	4225.24	5616.63	2542.38	3261.48	3840.16	4333.74	5761.30
95	2655.14	3401.89	4008.23	4520.96	6012.35	2718.96	3484.87	4103.97	4629.47	6157.02

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

Appendix B2

Union Security Insurance Company

6063-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	140.10	156.15	180.82	195.87	408.54	270.89	332.47	361.85	406.14	608.78
30	146.71	163.23	183.18	198.67	423.09	274.76	336.22	367.03	411.29	608.78
31	156.96	173.36	192.71	209.03	427.29	276.25	337.08	367.90	412.72	608.78
32	157.51	173.36	202.36	218.85	421.71	277.15	338.52	369.34	413.58	608.78
33	158.65	184.07	211.45	228.80	412.65	277.75	339.39	370.21	415.01	608.78
34	159.21	193.71	214.78	238.21	407.64	278.65	339.89	371.10	415.87	608.78
35	155.08	195.84	214.78	247.80	398.48	280.14	339.89	371.10	415.93	608.78
36	155.89	190.94	206.51	245.16	393.21	280.52	339.89	371.10	415.93	608.78
37	151.95	191.73	202.80	240.81	385.95	280.52	339.89	371.10	415.93	608.78
38	151.95	187.87	199.30	236.96	381.38	280.52	339.89	371.10	415.93	608.78
39	148.20	183.82	195.60	233.13	374.33	280.52	339.89	371.10	415.93	608.78
40	152.20	192.15	203.41	245.43	392.82	284.52	343.14	373.06	412.80	644.59
41	149.49	189.38	202.30	244.40	393.49	288.57	347.26	379.66	420.06	644.59
42	151.24	186.21	201.23	243.31	395.12	292.66	350.54	386.31	426.81	644.59
43	148.62	183.66	200.44	241.83	396.94	296.78	354.72	393.02	433.34	644.59
44	150.59	185.61	204.02	245.64	408.15	298.42	356.46	399.65	440.78	644.59
45	159.85	193.98	213.94	260.53	420.21	304.46	359.48	396.29	448.32	686.37
46	159.88	191.66	213.10	259.53	446.57	308.67	363.72	403.01	451.33	686.37
47	159.01	189.20	212.91	258.81	466.52	312.92	367.64	411.25	451.33	686.37
48	156.47	186.81	212.13	258.13	492.97	315.52	367.64	411.72	451.33	686.37
49	161.39	184.73	211.49	257.23	507.32	315.52	367.64	411.72	451.33	686.37
50	170.72	199.97	240.39	283.43	514.44	315.40	362.15	416.33	444.50	757.99
51	176.28	208.37	241.99	284.41	528.07	310.01	367.03	409.30	447.75	775.90
52	178.01	213.77	247.41	290.20	544.42	315.56	361.76	402.81	436.90	793.80
53	188.84	215.31	252.27	294.25	559.54	308.78	360.55	401.69	435.30	811.71
54	190.21	224.30	257.35	303.21	580.91	307.20	359.41	400.63	433.80	835.58
55	196.85	225.95	262.96	303.79	594.85	301.17	358.33	399.13	428.39	859.45
56	200.18	233.45	273.54	313.93	615.59	304.37	356.82	397.28	426.43	892.36
57	203.26	249.33	284.31	326.24	632.60	302.48	354.54	398.95	424.31	893.62
58	208.84	255.71	297.23	338.47	637.97	300.22	356.62	400.46	429.60	894.14
59	222.97	269.79	304.21	346.39	644.25	306.26	358.09	398.03	428.65	894.04
60	227.48	282.46	319.56	362.87	660.08	304.01	359.41	402.24	443.85	898.73
61	235.56	292.97	335.11	381.00	698.81	314.48	380.63	422.23	463.04	925.52
62	236.65	308.19	345.71	388.68	728.72	325.28	402.91	445.53	470.29	952.74
63	246.86	325.55	359.09	405.73	733.41	337.12	427.30	468.56	488.07	976.23
64	255.81	332.70	377.51	421.73	762.14	349.40	449.86	491.50	505.61	1004.95
65	279.63	349.55	393.58	436.99	780.51	361.26	476.31	516.26	526.02	1034.09
66	308.91	399.47	437.47	477.99	878.75	397.51	520.75	565.10	587.76	1127.34
67	350.00	456.64	500.26	522.38	992.61	436.70	566.54	620.75	652.85	1231.51
68	401.92	513.64	559.75	607.27	1113.41	479.77	610.06	676.07	728.99	1364.01
69	445.66	579.49	640.21	694.43	1245.01	530.75	662.05	747.91	813.07	1476.70
70	498.44	664.10	710.72	801.43	1399.78	580.01	725.15	815.39	908.36	1581.73
71	544.63	708.71	802.62	911.03	1470.22	621.12	783.74	906.26	1008.42	1646.16
72	583.82	763.84	870.94	979.41	1552.17	660.45	839.04	979.41	1100.64	1719.30
73	630.31	814.87	936.28	1055.61	1634.30	703.73	893.45	1043.37	1174.94	1799.58
74	673.70	873.30	1001.77	1130.65	1717.37	746.79	951.97	1107.21	1250.74	1887.44
75	719.12	931.28	1074.49	1211.59	1800.94	791.55	1007.33	1180.81	1329.12	1976.70
76	765.24	990.12	1151.86	1301.17	1893.62	834.00	1066.54	1253.18	1415.83	2081.81
77	816.37	1056.43	1234.69	1399.48	1984.68	881.43	1130.74	1331.03	1505.97	2154.17
78	860.42	1112.20	1309.86	1485.31	2056.37	919.28	1182.48	1398.79	1586.26	2188.61
79	893.63	1155.68	1365.40	1551.38	2084.85	948.68	1224.77	1449.31	1646.64	2205.38
80	910.58	1176.51	1397.78	1587.12	2095.60	961.64	1244.59	1476.49	1678.61	2214.74
81	980.78	1265.87	1502.02	1706.27	2253.04	1031.84	1333.95	1582.87	1797.75	2374.30
82	1044.61	1348.84	1599.89	1816.90	2399.83	1097.80	1419.05	1682.86	1910.51	2525.36
83	1110.56	1431.82	1697.76	1925.40	2546.63	1163.75	1504.15	1782.86	2023.26	2674.28
84	1180.77	1521.17	1802.00	2042.41	2699.81	1236.08	1593.51	1889.23	2140.28	2829.59
85	1257.36	1619.04	1914.76	2172.19	2874.27	1314.80	1693.50	2004.12	2270.06	3006.18
86	1338.21	1723.29	2036.03	2308.35	3057.24	1395.65	1797.75	2125.39	2406.22	3189.14
87	1425.43	1833.92	2165.81	2455.15	3250.84	1482.88	1908.38	2255.16	2553.02	3382.75
88	1519.04	1953.06	2306.22	2610.46	3459.34	1576.49	2027.52	2395.58	2708.32	3591.24
89	1619.04	2080.71	2455.15	2778.53	3686.98	1676.48	2155.17	2544.51	2876.40	3818.89
90	1731.80	2221.12	2621.10	2963.63	3933.77	1789.24	2295.59	2710.45	3061.49	4065.68
91	1848.81	2374.30	2797.68	3163.61	4199.71	1906.25	2448.77	2887.03	3261.48	4331.62
92	1974.33	2533.87	2984.90	3374.24	4480.54	2031.77	2608.33	3074.26	3472.10	4612.45
93	2110.49	2706.20	3187.01	3599.75	4782.65	2167.94	2780.66	3276.37	3697.62	4914.55
94	2257.29	2891.29	3406.15	3844.42	5110.29	2314.73	2965.75	3495.50	3942.28	5242.19
95	2416.85	3095.53	3646.56	4114.61	5469.84	2474.30	3169.99	3735.91	4212.48	5601.74

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

Appendix B2

Union Security Insurance Company

6063-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	128.09	145.26	169.97	181.88	376.29	247.83	309.54	340.25	374.08	561.03
30	134.14	151.84	172.19	184.48	389.69	251.38	313.03	345.12	378.82	561.03
31	143.51	161.27	181.15	194.10	393.56	252.74	313.83	345.93	380.14	561.03
32	144.01	161.27	190.22	203.22	388.42	253.56	315.18	347.29	380.93	561.03
33	145.05	171.23	198.76	212.46	380.07	254.11	315.98	348.11	382.25	561.03
34	145.56	180.19	201.89	221.20	375.46	254.93	316.45	348.94	383.04	561.03
35	141.78	182.18	201.89	230.10	367.02	256.30	316.45	348.94	383.09	561.03
36	142.53	177.61	194.12	227.65	362.17	256.64	316.45	348.94	383.09	561.03
37	138.92	178.35	190.63	223.61	355.48	256.64	316.45	348.94	383.09	561.03
38	138.92	174.76	187.35	220.03	351.27	256.64	316.45	348.94	383.09	561.03
39	135.50	171.00	183.86	216.48	344.78	256.64	316.45	348.94	383.09	561.03
40	139.86	179.62	191.90	224.98	363.72	256.07	321.00	347.16	381.84	596.84
41	137.37	177.03	190.85	224.04	364.34	259.72	324.86	353.29	388.56	596.84
42	138.98	174.07	189.84	223.03	365.85	263.40	327.93	359.48	394.80	596.84
43	136.57	171.68	189.09	221.68	367.53	267.10	331.84	365.73	400.84	596.84
44	138.38	173.50	192.47	225.17	377.91	268.58	333.46	371.90	407.72	596.84
45	143.87	182.10	202.48	236.10	390.55	281.48	337.70	370.22	411.83	632.65
46	143.89	179.93	201.69	235.20	415.04	285.38	341.68	376.49	414.59	632.65
47	143.11	177.61	201.50	234.55	433.59	289.30	345.36	384.19	414.59	632.65
48	140.83	175.38	200.77	233.93	458.17	291.71	345.36	384.64	414.59	632.65
49	145.25	173.42	200.16	233.12	471.51	291.71	345.36	384.64	414.59	632.65
50	155.20	188.86	217.85	263.47	471.12	283.33	337.35	382.04	411.75	698.31
51	157.12	193.75	227.10	264.93	484.96	284.17	338.05	381.07	411.20	716.21
52	162.86	195.65	228.95	270.86	501.30	285.03	333.57	371.13	410.42	734.12
53	169.57	200.96	234.25	271.61	516.50	284.27	333.17	375.21	401.16	752.02
54	175.00	206.50	239.48	280.75	532.50	278.85	337.22	374.78	400.75	769.93
55	177.93	211.83	241.64	281.83	546.62	273.79	332.43	365.86	396.36	787.83
56	185.35	216.28	252.77	288.96	573.50	277.90	331.92	369.47	392.16	826.92
57	188.99	228.84	260.61	301.94	582.40	277.27	327.27	365.08	391.95	831.40
58	195.15	235.79	274.11	314.78	590.36	276.52	330.62	368.28	395.23	824.54
59	202.70	250.28	278.86	323.73	599.51	276.01	333.52	367.67	399.42	828.38
60	207.98	263.42	291.64	337.63	612.93	278.97	336.11	367.13	415.31	831.81
61	213.87	274.47	307.94	353.35	647.99	286.83	354.15	387.57	429.08	860.74
62	215.95	286.83	322.07	359.23	671.08	295.10	373.19	411.01	434.80	881.18
63	226.77	301.66	330.59	376.96	682.70	307.66	401.01	434.42	456.30	907.12
64	236.34	309.76	349.55	391.21	705.55	320.81	417.49	457.92	469.29	934.06
65	254.21	327.00	366.44	404.82	726.56	330.38	444.13	483.24	487.86	961.94
66	282.68	372.64	404.03	445.40	818.66	362.53	484.73	522.34	548.00	1049.73
67	322.37	425.15	464.53	486.45	921.71	400.59	529.66	576.41	605.59	1147.73
68	365.97	480.50	519.55	565.59	1031.54	439.23	572.78	627.78	679.78	1264.73
69	405.45	541.77	594.71	644.61	1156.68	485.65	617.91	692.14	752.96	1372.77
70	457.76	617.93	661.81	739.79	1297.36	534.86	674.32	759.72	840.72	1467.54
71	501.46	661.01	746.70	844.78	1369.52	567.69	730.60	843.88	937.08	1530.85
72	539.16	711.61	810.33	915.61	1442.11	605.95	781.62	909.23	1027.27	1603.18
73	575.23	764.91	868.97	982.18	1523.69	645.34	835.31	969.94	1095.39	1676.32
74	618.05	816.67	934.40	1054.49	1597.09	685.05	890.46	1033.99	1168.73	1754.75
75	660.36	871.65	1001.73	1130.45	1679.00	726.99	945.77	1099.67	1239.58	1845.13
76	706.58	930.77	1071.87	1213.18	1765.04	767.17	999.88	1167.86	1319.84	1940.07
77	747.91	989.92	1151.03	1303.14	1851.46	807.76	1059.75	1239.76	1404.56	2011.65
78	788.32	1044.50	1218.53	1381.97	1917.77	844.68	1110.38	1302.65	1478.10	2040.70
79	821.05	1082.88	1272.40	1444.78	1941.86	871.51	1147.66	1351.79	1533.23	2053.76
80	836.11	1104.18	1302.04	1476.49	1953.06	885.05	1168.00	1376.50	1561.59	2065.81
81	899.94	1187.15	1399.90	1589.25	2097.73	946.74	1250.98	1474.37	1674.35	2210.49
82	961.64	1265.87	1489.26	1691.37	2236.02	1010.57	1331.82	1565.85	1778.60	2353.03
83	1019.08	1344.59	1580.74	1793.49	2372.18	1070.14	1412.67	1661.59	1882.85	2491.32
84	1082.90	1425.43	1676.48	1902.00	2514.72	1136.09	1495.64	1757.33	1993.48	2638.12
85	1153.11	1516.92	1784.98	2021.14	2676.41	1206.30	1589.25	1865.83	2114.75	2799.81
86	1229.70	1614.78	1897.74	2148.79	2846.61	1282.89	1687.12	1978.59	2242.40	2970.01
87	1308.42	1716.90	2019.01	2284.95	3027.45	1361.61	1789.24	2099.86	2378.56	3150.85
88	1393.52	1827.53	2148.79	2429.62	3221.05	1446.71	1899.87	2229.63	2523.23	3344.45
89	1487.13	1948.80	2289.20	2587.06	3431.68	1540.32	2021.14	2370.05	2680.67	3555.07
90	1589.25	2080.71	2442.38	2759.38	3663.58	1642.44	2153.04	2523.23	2852.99	3786.97
91	1697.76	2223.25	2606.20	2944.48	3910.37	1750.94	2295.59	2687.05	3038.09	4033.76
92	1812.64	2372.18	2780.66	3140.21	4172.05	1865.83	2444.51	2861.50	3233.82	4295.45
93	1938.16	2533.87	2970.01	3350.83	4452.88	1991.35	2606.20	3050.85	3444.44	4576.28
94	2072.20	2708.32	3172.12	3578.48	4759.25	2125.39	2780.66	3252.97	3672.09	4882.64
95	2219.00	2899.80	3395.51	3829.52	5093.27	2272.18	2972.14	3476.36	3923.13	5216.66

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

Appendix B2

Union Security Insurance Company

6063-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	148.11	167.05	191.67	202.86	424.67	288.18	355.40	383.45	422.17	638.62
30	155.10	174.62	194.18	205.76	439.79	292.30	359.40	388.95	427.52	638.62
31	165.93	185.46	204.28	216.50	444.16	293.89	360.33	389.86	429.01	638.62
32	166.51	185.46	214.50	226.67	438.36	294.84	361.87	391.39	429.91	638.62
33	167.72	196.91	224.13	236.97	428.93	295.48	362.79	392.31	431.40	638.62
34	168.31	207.22	227.67	246.72	423.73	296.43	363.33	393.25	432.29	638.62
35	163.94	209.50	227.67	256.65	414.21	298.03	363.33	393.25	432.35	638.62
36	164.80	204.26	218.90	253.92	408.73	298.42	363.33	393.25	432.35	638.62
37	160.63	205.11	214.96	249.42	401.19	298.42	363.33	393.25	432.35	638.62
38	160.63	200.97	211.26	245.42	396.43	298.42	363.33	393.25	432.35	638.62
39	156.67	196.65	207.33	241.46	389.10	298.42	363.33	393.25	432.35	638.62
40	164.54	200.51	218.77	257.70	412.22	301.59	359.75	393.79	433.44	680.40
41	161.61	197.62	217.57	256.62	412.92	305.89	364.07	400.75	441.06	680.40
42	163.50	194.31	216.42	255.47	414.63	310.22	367.50	407.77	448.15	680.40
43	160.67	191.64	215.56	253.92	416.54	314.59	371.88	414.86	455.00	680.40
44	162.80	193.67	219.41	257.92	428.30	316.33	373.71	421.85	462.82	680.40
45	163.85	201.90	225.40	272.74	444.93	315.95	375.82	417.14	469.18	722.18
46	163.88	199.49	224.52	271.69	472.83	320.32	380.25	424.22	472.32	722.18
47	162.99	196.92	224.31	270.94	493.96	324.73	384.35	432.89	472.32	722.18
48	160.39	194.44	223.50	270.23	521.97	327.43	384.35	433.39	472.32	722.18
49	165.42	192.27	222.82	269.29	537.16	327.43	384.35	433.39	472.32	722.18
50	178.48	211.08	251.65	299.40	541.52	326.09	382.00	440.81	472.58	799.77
51	180.12	215.68	256.88	299.99	555.01	325.51	381.51	428.12	466.02	817.67
52	185.59	221.02	265.87	309.55	571.38	325.74	380.55	425.44	463.38	829.61
53	192.69	226.08	263.08	313.11	591.82	323.48	378.81	419.35	456.64	859.45
54	197.82	234.98	268.08	318.18	607.81	316.66	381.60	417.86	450.33	877.36
55	208.21	240.07	273.62	318.43	632.36	319.43	375.60	415.76	448.41	901.23
56	211.30	247.18	287.40	331.77	647.16	317.60	377.56	421.11	449.27	934.00
57	213.95	259.58	297.85	343.59	662.73	319.28	374.02	417.77	445.89	938.86
58	219.11	269.00	310.44	358.78	671.29	316.02	378.91	418.33	450.22	936.98
59	236.48	282.79	320.05	365.82	675.56	321.38	375.65	418.27	451.38	939.50
60	240.48	295.16	335.07	381.81	690.08	321.89	376.05	418.21	466.04	941.76
61	247.96	305.31	350.20	399.44	736.93	335.21	397.18	444.29	484.65	971.80
62	251.44	326.50	366.39	406.34	765.77	342.05	426.03	467.49	493.96	1001.95
63	258.34	337.50	376.19	428.75	772.42	353.49	447.03	490.28	514.06	1023.75
64	266.93	352.78	397.09	441.15	803.65	365.28	472.51	518.97	530.75	1059.15
65	290.93	372.10	412.58	458.44	820.07	376.70	505.27	543.27	553.27	1086.19
66	326.39	420.34	456.97	502.43	923.81	416.59	543.68	592.59	618.99	1188.60
67	365.35	475.54	527.06	547.26	1043.82	459.69	593.36	652.42	685.35	1298.53
68	418.25	540.15	584.49	637.03	1170.72	503.42	640.56	711.48	762.83	1433.07
69	469.12	603.49	672.70	728.68	1312.31	558.50	692.60	783.99	851.04	1550.32
70	525.57	696.06	749.84	840.37	1468.06	611.27	759.04	857.96	950.24	1662.09
71	567.88	749.60	842.09	954.10	1546.76	647.83	826.91	952.23	1060.30	1729.66
72	615.72	799.75	912.42	1030.46	1631.86	692.51	877.32	1027.27	1158.07	1809.19
73	660.91	855.45	982.18	1104.57	1716.38	737.53	936.28	1095.39	1230.02	1887.62
74	708.85	915.02	1054.49	1189.23	1804.24	785.01	995.91	1165.80	1312.25	1980.32
75	755.50	976.71	1127.65	1273.15	1888.49	830.85	1057.70	1236.78	1396.27	2076.95
76	805.23	1041.38	1210.52	1365.17	1987.14	876.77	1119.86	1314.51	1482.49	2185.16
77	854.40	1107.59	1295.54	1467.94	2085.27	922.07	1183.98	1396.95	1579.49	2261.06
78	901.28	1170.23	1372.35	1559.82	2159.69	965.01	1242.57	1468.49	1665.57	2298.92
79	938.99	1214.83	1433.44	1626.23	2186.32	996.34	1286.01	1521.89	1726.02	2313.36
80	957.38	1236.08	1465.86	1665.84	2201.98	1010.57	1308.42	1550.96	1761.58	2327.50
81	1027.59	1329.70	1576.49	1791.37	2365.79	1082.90	1402.03	1661.59	1887.10	2491.32
82	1097.80	1419.05	1680.74	1906.25	2518.98	1153.11	1491.39	1767.96	2004.12	2648.75
83	1168.00	1502.02	1782.86	2021.14	2672.16	1223.32	1578.61	1870.08	2121.13	2806.19
84	1238.21	1599.89	1891.36	2146.66	2835.97	1299.91	1676.48	1982.84	2246.65	2972.14
85	1316.93	1699.88	2010.50	2278.57	3016.81	1376.50	1776.47	2101.98	2384.94	3152.97
86	1404.16	1808.39	2140.28	2423.24	3208.29	1463.73	1884.98	2231.76	2529.61	3344.45
87	1495.64	1925.40	2274.31	2574.29	3412.53	1555.21	2001.99	2365.79	2680.67	3548.69
88	1593.51	2048.79	2421.11	2738.11	3631.66	1653.08	2125.39	2512.59	2844.48	3767.83
89	1699.88	2184.96	2578.55	2916.82	3867.82	1759.45	2261.55	2670.03	3023.20	4003.98
90	1814.77	2333.88	2753.00	3110.42	4129.50	1874.34	2410.47	2844.48	3216.80	4265.66
91	1940.29	2493.44	2938.10	3318.92	4408.21	1999.86	2570.04	3029.58	3425.30	4544.37
92	2072.20	2661.52	3135.95	3540.18	4701.80	2131.77	2738.11	3227.44	3646.56	4837.96
93	2212.61	2840.23	3348.71	3776.34	5020.93	2272.18	2916.82	3440.19	3882.71	5157.09
94	2365.79	3035.96	3576.35	4033.76	5363.46	2425.36	3112.55	3667.83	4140.14	5499.62
95	2536.00	3250.84	3829.52	4316.72	5742.16	2595.57	3327.43	3921.01	4423.10	5878.32

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

Appendix B2

Union Security Insurance Company

6063-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	128.09	145.26	173.59	188.87	381.66	247.83	309.54	345.65	379.42	561.03
30	134.14	151.84	175.86	191.57	395.25	251.38	313.03	350.60	384.23	561.03
31	143.51	161.27	185.01	201.57	399.18	252.74	313.83	351.43	385.57	561.03
32	144.01	161.27	194.26	211.04	393.97	253.56	315.18	352.80	386.37	561.03
33	145.05	171.23	202.99	220.63	385.50	254.11	315.98	353.63	387.71	561.03
34	145.56	180.19	206.19	229.70	380.82	254.93	316.45	354.48	388.51	561.03
35	141.78	182.18	206.19	238.95	372.27	256.30	316.45	354.48	388.57	561.03
36	142.53	177.61	198.25	236.41	367.34	256.64	316.45	354.48	388.57	561.03
37	138.92	178.35	194.69	232.21	360.56	256.64	316.45	354.48	388.57	561.03
38	138.92	174.76	191.33	228.50	356.28	256.64	316.45	354.48	388.57	561.03
39	135.50	171.00	187.77	224.81	349.70	256.64	316.45	354.48	388.57	561.03
40	143.97	179.62	191.90	229.07	363.72	267.45	326.54	347.16	392.16	602.81
41	141.41	177.03	190.85	228.11	364.34	271.26	330.46	353.29	399.06	602.81
42	143.06	174.07	189.84	227.09	365.85	275.10	333.58	359.48	405.47	602.81
43	140.59	171.68	189.09	225.71	367.53	278.98	337.56	365.73	411.67	602.81
44	142.45	173.50	192.47	229.26	377.91	280.52	339.21	371.90	418.74	602.81
45	147.86	182.10	202.48	240.17	390.55	287.23	337.70	370.22	417.04	638.62
46	147.89	179.93	201.69	239.25	415.04	291.20	341.68	376.49	419.84	638.62
47	147.09	177.61	201.50	238.59	433.59	295.21	345.36	384.19	419.84	638.62
48	144.74	175.38	200.77	237.97	458.17	297.66	345.36	384.64	419.84	638.62
49	149.28	173.42	200.16	237.14	471.51	297.66	345.36	384.64	419.84	638.62
50	155.20	188.86	221.61	263.47	476.54	288.67	342.31	391.84	416.43	710.24
51	160.95	193.75	227.10	264.93	490.35	289.34	338.05	381.07	415.77	728.15
52	166.65	202.90	232.64	274.73	512.08	295.21	342.97	380.18	410.42	746.05
53	173.42	204.55	234.25	275.39	527.26	289.17	337.73	375.21	405.42	763.96
54	178.80	206.50	239.48	280.75	543.26	288.30	332.79	374.78	400.75	775.90
55	177.93	211.83	248.75	285.49	557.34	278.36	332.43	370.02	400.37	799.77
56	185.35	219.72	256.23	296.10	578.76	282.31	336.07	373.44	399.78	832.87
57	192.56	228.84	264.00	305.42	592.44	281.47	331.16	372.60	399.14	837.06
58	195.15	242.43	277.42	318.17	595.12	280.47	334.33	371.85	398.66	835.25
59	209.45	253.54	288.36	323.73	599.51	287.35	337.03	374.42	399.42	833.43
60	211.23	263.42	300.94	337.63	617.22	286.13	336.11	376.70	415.31	841.37
61	220.06	274.47	310.96	356.42	656.46	293.74	354.15	393.87	435.26	865.36
62	221.86	289.89	322.07	362.18	679.31	301.81	376.49	414.15	440.72	885.65
63	229.64	301.66	336.29	379.84	686.60	317.48	397.72	440.63	456.30	911.44
64	239.12	309.76	349.55	393.98	709.32	327.16	417.49	457.92	472.09	938.23
65	259.86	327.00	366.44	407.50	726.56	336.56	444.13	483.24	490.58	965.95
66	291.42	375.62	406.82	448.11	822.42	372.07	484.73	528.45	550.84	1053.81
67	325.44	422.00	467.50	486.45	925.65	407.15	526.31	582.75	608.54	1151.92
68	372.51	480.50	519.55	568.57	1039.73	449.36	572.78	631.00	682.86	1273.36
69	418.85	538.34	601.21	644.61	1165.09	499.53	617.91	698.70	756.13	1377.10
70	467.93	617.93	665.07	746.28	1305.89	548.75	674.32	762.99	843.94	1480.23
71	508.10	664.42	749.99	854.71	1373.55	581.05	733.92	847.16	943.57	1538.80
72	548.73	711.61	813.52	918.80	1453.50	618.77	781.62	912.42	1030.46	1610.67
73	587.47	764.91	868.97	982.18	1530.82	654.56	835.31	969.94	1092.33	1679.84
74	629.76	816.67	940.25	1054.49	1607.11	699.75	887.53	1039.84	1168.73	1764.70
75	671.55	868.81	1001.73	1133.25	1679.00	741.03	940.17	1099.67	1242.37	1845.13
76	714.58	925.37	1074.54	1218.52	1770.89	780.54	994.55	1170.52	1322.50	1943.02
77	760.59	984.81	1153.56	1305.68	1851.46	823.00	1054.68	1242.30	1407.09	2011.65
78	800.34	1039.67	1220.94	1384.37	1920.29	856.71	1105.57	1305.06	1480.51	2043.20
79	834.66	1080.61	1276.94	1449.31	1946.47	887.40	1143.12	1356.32	1540.04	2058.36
80	853.13	1097.80	1304.17	1480.75	1957.31	899.94	1161.62	1378.63	1565.85	2067.94
81	914.83	1182.90	1404.16	1593.51	2104.11	963.76	1246.72	1480.75	1678.61	2216.87
82	976.53	1261.62	1495.64	1697.76	2242.40	1027.59	1327.57	1572.23	1784.98	2359.41
83	1038.23	1338.21	1587.12	1799.88	2378.56	1087.16	1404.16	1663.71	1889.23	2497.70
84	1099.92	1423.31	1680.74	1908.38	2523.23	1153.11	1491.39	1761.58	1997.73	2644.50
85	1172.26	1510.53	1789.24	2029.65	2684.92	1227.57	1582.87	1870.08	2123.26	2808.32
86	1248.85	1608.40	1904.12	2157.30	2855.12	1304.17	1680.74	1984.97	2250.91	2978.52
87	1329.70	1712.65	2025.39	2293.46	3035.96	1385.01	1784.98	2106.24	2387.07	3159.36
88	1416.92	1821.15	2155.17	2438.13	3231.69	1472.24	1893.49	2236.02	2531.74	3355.09
89	1510.53	1942.42	2295.59	2595.57	3444.44	1565.85	2014.75	2376.43	2689.18	3567.84
90	1614.78	2074.32	2450.89	2767.89	3674.21	1670.10	2146.66	2531.74	2861.50	3797.61
91	1727.54	2216.87	2614.71	2955.12	3923.13	1782.86	2289.20	2695.56	3048.73	4046.53
92	1844.55	2365.79	2789.17	3150.85	4184.82	1899.87	2438.13	2870.01	3244.46	4308.21
93	1970.08	2525.36	2978.52	3361.47	4467.78	2025.39	2597.69	3059.36	3455.08	4591.17
94	2106.24	2701.94	3182.76	3591.24	4774.14	2161.55	2774.28	3263.60	3684.85	4897.53
95	2257.29	2891.29	3406.15	3842.29	5110.29	2312.61	2963.63	3486.99	3935.90	5233.68

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

Appendix B2

Union Security Insurance Company

6063-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	120.09	134.36	151.89	167.89	349.41	230.54	286.62	307.84	347.36	519.25
30	125.75	140.45	153.87	170.29	361.85	233.84	289.84	312.25	351.76	519.25
31	134.54	149.17	161.88	179.17	365.45	235.11	290.59	312.99	352.98	519.25
32	135.01	149.17	169.98	187.59	360.68	235.87	291.83	314.22	353.72	519.25
33	135.99	158.38	177.62	196.11	352.92	236.38	292.58	314.95	354.95	519.25
34	136.46	166.68	180.41	204.18	348.64	237.15	293.01	315.71	355.68	519.25
35	132.92	168.51	180.41	212.40	340.81	238.42	293.01	315.71	355.73	519.25
36	133.62	164.29	173.47	210.14	336.30	238.74	293.01	315.71	355.73	519.25
37	130.24	164.98	170.35	206.41	330.09	238.74	293.01	315.71	355.73	519.25
38	130.24	161.65	167.42	203.11	326.18	238.74	293.01	315.71	355.73	519.25
39	127.03	158.17	164.30	199.83	320.15	238.74	293.01	315.71	355.73	519.25
40	127.52	167.09	172.71	208.62	334.62	239.00	293.33	316.07	350.88	549.10
41	125.25	164.68	171.77	207.74	335.19	242.40	296.86	321.65	357.05	549.10
42	126.71	161.92	170.86	206.81	336.58	245.84	299.66	327.29	362.79	549.10
43	124.52	159.70	170.18	205.56	338.13	249.30	303.23	332.98	368.34	549.10
44	126.17	161.40	173.22	208.79	347.68	250.67	304.71	338.59	374.67	549.10
45	135.88	162.31	183.38	223.89	360.89	258.51	305.02	338.93	380.55	584.91
46	135.90	160.37	182.66	223.03	383.52	262.08	308.61	344.68	383.11	584.91
47	135.16	158.31	182.49	222.42	400.66	265.69	311.93	351.73	383.11	584.91
48	133.00	156.31	181.83	221.83	423.37	267.90	311.93	352.13	383.11	584.91
49	137.18	154.57	181.27	221.06	435.70	267.90	311.93	352.13	383.11	584.91
50	147.44	170.34	206.58	239.52	438.63	272.64	307.58	352.65	379.00	644.59
51	153.29	175.47	208.48	241.55	452.63	268.67	309.07	348.14	379.22	662.50
52	151.50	181.16	210.48	247.64	463.57	264.67	305.38	343.97	370.70	674.43
53	158.01	183.02	212.63	252.75	473.46	259.77	305.78	339.89	371.28	692.34
54	159.78	192.26	218.04	258.29	494.85	259.94	306.16	340.32	367.70	716.21
55	166.57	194.18	223.87	259.87	503.75	255.54	306.52	340.92	364.33	728.15
56	170.52	195.68	231.99	263.99	526.14	260.26	302.88	337.69	361.70	761.48
57	171.16	211.76	243.69	277.65	537.21	256.27	303.89	338.73	359.59	763.53
58	178.03	215.86	251.00	287.70	542.75	256.77	300.90	339.67	364.30	760.29
59	189.18	230.78	259.84	294.60	550.29	257.11	305.43	340.68	366.95	762.71
60	194.99	238.03	273.02	309.23	565.78	257.51	306.16	341.59	377.27	764.88
61	198.37	249.80	283.79	325.70	597.17	266.10	324.36	359.21	395.13	786.69
62	201.15	262.42	292.52	329.79	621.68	278.34	343.46	376.50	399.31	809.61
63	209.54	274.78	304.94	345.31	624.18	284.75	361.57	400.29	412.98	833.68
64	219.66	281.08	321.58	357.92	648.95	298.58	381.89	418.23	430.19	854.83
65	237.26	298.81	333.86	372.65	665.41	308.77	405.51	438.22	446.98	881.78
66	262.28	339.85	370.60	407.37	747.31	337.09	445.42	479.57	499.73	959.87
67	297.81	387.36	425.82	442.23	842.93	371.03	479.38	525.74	555.37	1047.20
68	339.83	437.42	476.25	517.96	945.58	405.44	518.55	576.27	621.34	1156.82
69	378.64	490.34	545.96	588.55	1059.94	450.96	560.19	636.38	689.69	1255.85
70	420.46	564.66	603.13	681.38	1190.66	493.18	616.72	690.95	773.07	1344.90
71	461.61	603.09	684.20	775.21	1252.71	527.62	667.51	771.64	859.26	1399.64
72	494.49	649.59	740.14	832.66	1320.67	561.06	711.43	832.66	934.75	1460.84
73	538.52	693.11	798.59	896.51	1388.09	599.25	758.82	887.33	1000.54	1528.41
74	574.11	742.15	849.45	960.76	1460.10	635.06	808.44	940.25	1063.28	1605.48
75	609.99	792.15	912.19	1029.72	1532.05	670.85	856.23	1001.73	1130.45	1682.23
76	650.59	841.74	978.55	1106.53	1610.16	708.36	906.56	1063.87	1202.52	1771.75
77	694.67	897.84	1049.61	1189.05	1685.62	749.34	960.88	1133.28	1280.33	1830.77
78	730.64	945.37	1112.78	1261.79	1746.40	779.71	1004.63	1189.69	1348.32	1860.19
79	759.81	982.78	1161.27	1317.76	1771.20	807.96	1041.06	1231.58	1399.42	1874.58
80	774.41	999.93	1189.28	1348.84	1782.86	816.96	1057.37	1255.23	1425.43	1882.85
81	833.99	1076.52	1276.51	1450.96	1916.89	876.54	1133.96	1344.59	1527.55	2019.01
82	887.17	1146.73	1361.61	1544.57	2040.28	931.85	1206.30	1431.82	1625.42	2146.66
83	944.62	1216.94	1442.45	1636.06	2163.68	989.29	1278.64	1514.79	1719.03	2272.18
84	1004.19	1293.53	1531.81	1736.05	2295.59	1050.99	1353.10	1606.27	1819.02	2406.22
85	1070.14	1376.50	1627.55	1846.68	2442.38	1119.07	1440.33	1702.01	1929.65	2555.14
86	1138.22	1463.73	1731.80	1961.57	2597.69	1187.15	1527.55	1806.26	2044.54	2710.45
87	1212.68	1557.34	1842.43	2087.09	2761.51	1261.62	1621.16	1916.89	2170.06	2874.27
88	1291.40	1659.46	1961.57	2219.00	2940.22	1340.33	1723.29	2036.03	2301.97	3052.98
89	1376.50	1767.96	2087.09	2361.54	3133.83	1425.43	1831.79	2161.55	2444.51	3246.58
90	1472.24	1887.10	2229.63	2518.98	3342.32	1521.17	1950.93	2304.10	2601.95	3455.08
91	1572.23	2016.88	2378.56	2689.18	3569.97	1621.16	2080.71	2453.02	2772.15	3682.72
92	1678.61	2153.04	2538.12	2867.89	3808.25	1727.54	2216.87	2612.59	2950.86	3921.01
93	1795.62	2299.84	2710.45	3059.36	4063.55	1844.55	2363.67	2784.91	3142.34	4176.31
94	1919.02	2457.28	2895.54	3267.86	4342.25	1967.95	2521.10	2970.01	3350.83	4455.01
95	2055.18	2629.61	3099.79	3497.63	4648.62	2104.11	2693.43	3174.25	3580.60	4761.37

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

Appendix B2

Union Security Insurance Company

6063-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	108.08	123.47	144.66	153.89	317.16	213.25	263.69	291.64	315.29	477.47
30	113.18	129.07	146.55	156.10	328.45	216.30	266.65	295.82	319.29	477.47
31	121.08	137.08	154.17	164.24	331.71	217.48	267.34	296.52	320.40	477.47
32	121.51	137.08	161.89	171.96	327.38	218.18	268.48	297.68	321.07	477.47
33	122.39	145.54	169.16	179.77	320.34	218.65	269.17	298.38	322.18	477.47
34	122.82	153.16	171.82	187.17	316.46	219.36	269.57	299.09	322.85	477.47
35	119.63	154.85	171.82	194.70	309.35	220.54	269.57	299.09	322.89	477.47
36	120.26	150.97	165.21	192.63	305.26	220.83	269.57	299.09	322.89	477.47
37	117.22	151.60	162.24	189.21	299.62	220.83	269.57	299.09	322.89	477.47
38	117.22	148.55	159.44	186.18	296.07	220.83	269.57	299.09	322.89	477.47
39	114.33	145.35	156.48	183.18	290.60	220.83	269.57	299.09	322.89	477.47
40	119.29	154.56	161.20	192.25	310.38	221.92	276.73	295.34	325.08	507.32
41	117.17	152.33	160.32	191.45	310.90	225.09	280.05	300.56	330.80	507.32
42	118.54	149.78	159.47	190.59	312.19	228.28	282.70	305.83	336.12	507.32
43	116.49	147.73	158.84	189.44	313.63	231.49	286.06	311.14	341.25	507.32
44	118.03	149.29	161.67	192.42	322.49	232.77	287.47	316.39	347.12	507.32
45	119.89	158.35	171.92	199.47	331.22	235.53	288.68	312.86	349.28	537.16
46	119.91	156.46	171.24	198.70	352.00	238.79	292.08	318.16	351.62	537.16
47	119.26	154.45	171.09	198.15	367.73	242.07	295.22	324.67	351.62	537.16
48	117.36	152.50	170.46	197.63	388.57	244.09	295.22	325.05	351.62	537.16
49	121.04	150.80	169.94	196.94	399.88	244.09	295.22	325.05	351.62	537.16
50	131.92	159.23	184.05	223.55	400.72	240.56	287.74	323.26	350.92	596.84
51	134.13	164.50	193.59	225.97	409.52	242.84	289.76	324.62	351.80	608.78
52	140.14	166.67	195.71	228.29	425.84	244.31	286.59	316.82	348.64	626.68
53	146.44	172.25	201.82	230.12	441.17	245.06	282.96	322.24	341.41	638.62
54	152.17	174.46	203.74	239.57	451.82	241.04	283.98	318.78	342.91	650.56
55	151.43	180.05	202.55	241.57	466.23	232.72	280.62	307.66	340.31	668.46
56	155.69	185.39	214.68	246.15	484.05	238.20	282.13	313.85	331.24	701.99
57	160.47	194.68	223.38	256.83	497.05	235.26	276.62	312.39	334.42	706.97
58	164.33	199.26	234.48	267.39	504.66	233.07	282.33	314.64	336.80	701.39
59	172.29	211.28	237.66	275.17	510.03	234.42	280.86	310.33	337.72	707.15
60	175.49	222.16	248.20	283.99	518.64	232.48	282.87	312.86	348.74	707.51
61	182.87	234.38	262.65	301.12	550.58	241.91	301.19	330.85	364.26	731.16
62	183.41	244.11	271.84	306.23	572.27	251.51	317.04	348.26	369.73	751.46
63	192.32	256.86	282.14	319.41	581.27	261.84	341.84	369.26	386.99	773.21
64	200.20	261.00	299.21	332.94	599.91	269.99	352.76	390.76	396.66	796.45
65	217.49	276.25	312.15	343.16	618.65	280.98	373.32	411.21	414.27	817.65
66	238.97	316.00	345.52	377.50	694.74	308.47	409.40	445.97	465.66	890.43
67	273.25	359.02	393.06	414.59	783.85	341.48	449.21	487.73	516.97	975.99
68	310.42	407.60	442.23	482.24	880.09	371.65	488.05	534.42	578.27	1079.12
69	345.13	462.91	503.72	548.07	984.23	412.80	526.24	587.17	639.07	1169.24
70	389.94	525.60	564.01	629.47	1105.31	454.98	572.67	645.11	715.09	1247.62
71	428.40	558.79	634.86	718.89	1164.10	484.21	621.01	715.82	797.66	1300.23
72	459.40	607.15	689.10	778.43	1225.79	516.18	666.77	772.04	874.13	1363.45
73	486.50	652.52	740.46	832.25	1295.31	547.00	709.86	826.13	930.16	1426.28
74	527.25	694.46	793.80	896.32	1356.52	582.14	755.72	878.74	992.98	1492.70
75	562.43	741.05	850.63	962.56	1428.87	620.33	803.07	934.58	1054.90	1569.46
76	599.93	793.17	911.89	1031.87	1502.04	652.23	850.56	994.55	1122.53	1650.68
77	636.36	841.56	978.63	1107.93	1574.15	685.84	900.03	1052.15	1194.13	1710.18
78	670.55	889.76	1035.87	1175.27	1630.48	719.54	944.54	1107.98	1256.99	1734.84
79	696.31	921.36	1081.88	1229.31	1648.97	739.88	975.28	1149.93	1304.16	1745.93
80	710.59	938.23	1106.31	1255.23	1659.46	753.14	993.55	1170.13	1327.57	1755.20
81	765.90	1010.57	1191.41	1350.97	1782.86	804.20	1063.76	1253.11	1423.31	1878.59
82	816.96	1076.52	1265.87	1438.20	1899.87	859.52	1133.96	1331.82	1512.66	1999.86
83	865.90	1142.47	1344.59	1525.43	2016.88	910.58	1199.92	1412.67	1599.89	2116.88
84	921.21	1212.68	1425.43	1616.91	2136.02	965.89	1272.25	1493.51	1695.63	2242.40
85	980.78	1291.40	1516.92	1719.03	2276.44	1025.46	1350.97	1587.12	1797.75	2380.69
86	1046.74	1374.37	1612.65	1827.53	2421.11	1091.41	1433.94	1682.86	1906.25	2525.36
87	1112.69	1459.47	1714.78	1942.42	2574.29	1157.37	1519.04	1784.98	2021.14	2678.54
88	1185.02	1555.21	1825.41	2065.81	2738.11	1229.70	1614.78	1895.61	2144.53	2842.36
89	1263.74	1657.33	1944.55	2199.85	2916.82	1308.42	1716.90	2014.75	2278.57	3021.07
90	1350.97	1770.09	2076.45	2344.52	3114.68	1395.65	1829.66	2146.66	2423.24	3218.93
91	1444.58	1891.36	2214.74	2501.96	3325.30	1489.26	1950.93	2284.95	2580.67	3429.55
92	1540.32	2016.88	2363.67	2670.03	3546.56	1585.00	2076.45	2433.87	2748.75	3650.81
93	1648.82	2155.17	2523.23	2848.74	3784.85	1693.50	2214.74	2593.44	2927.46	3889.09
94	1761.58	2304.10	2695.56	3042.34	4046.53	1806.26	2363.67	2765.77	3121.06	4150.78
95	1887.10	2465.79	2884.91	3255.09	4329.49	1931.78	2525.36	2955.12	3333.81	4433.74

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

Appendix B1

Union Security Insurance Company

6072-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	52.02	55.34	63.98	70.47	103.36	172.13	196.10	231.45	255.33	505.30	566.58	689.82	768.92	869.53	1264.50
30	57.85	58.22	67.89	74.43	127.90	180.25	204.99	234.48	258.98	523.29	574.69	697.58	779.93	880.54	1264.50
31	61.09	59.67	70.30	76.87	129.75	192.84	217.71	246.67	272.49	551.36	577.81	699.38	781.77	883.61	1264.50
32	64.21	62.12	73.90	79.92	137.73	193.51	217.71	259.02	285.29	560.16	579.69	702.37	784.84	885.45	1264.50
33	66.04	64.93	78.44	84.69	141.42	202.28	231.15	270.65	298.26	579.44	580.94	704.17	786.68	888.52	1264.50
34	69.03	69.36	83.41	90.29	148.16	202.99	243.26	280.38	310.52	603.35	582.82	705.20	788.57	890.36	1264.50
35	71.97	72.54	89.86	97.69	154.44	210.08	252.89	280.38	323.02	604.92	585.95	705.20	788.57	890.48	1264.50
36	74.87	78.60	94.79	104.05	160.73	223.60	258.89	281.31	330.93	626.76	586.73	705.20	788.57	890.48	1264.50
37	77.75	83.26	100.80	112.02	180.89	230.06	272.34	299.27	337.56	644.49	586.73	705.20	788.57	890.48	1264.50
38	82.32	86.11	108.42	118.59	180.89	230.06	278.99	305.43	344.46	665.79	586.73	705.20	788.57	890.48	1264.50
39	85.16	90.61	113.06	126.24	181.86	236.20	284.85	310.85	363.11	696.11	586.73	705.20	788.57	890.48	1264.50
40	87.10	95.30	111.27	126.10	188.10	246.88	295.84	309.57	361.68	722.71	597.97	712.93	781.61	874.58	1355.54
41	92.72	100.89	118.77	132.08	197.41	255.15	304.46	319.79	373.29	754.09	606.49	721.49	795.42	889.96	1355.54
42	92.72	105.52	125.67	139.24	221.29	259.26	312.12	330.04	396.44	787.64	615.09	728.30	809.36	904.26	1355.54
43	98.15	110.80	126.98	143.33	224.07	267.53	320.53	351.36	407.27	821.97	623.75	736.98	823.43	918.09	1355.54
44	104.83	112.02	134.22	151.88	228.53	284.09	336.85	369.98	427.22	862.58	627.19	740.59	837.31	933.86	1355.54
45	108.48	117.50	135.61	156.37	242.10	295.05	341.33	378.05	451.06	901.85	623.14	757.00	839.59	945.42	1436.47
46	109.89	118.74	144.19	160.95	244.64	296.40	361.19	399.71	463.02	961.70	631.76	765.92	853.83	951.76	1436.47
47	116.92	125.47	145.66	162.81	248.66	307.92	369.16	411.80	487.40	1004.67	640.45	774.17	871.29	951.76	1436.47
48	122.86	129.84	152.58	172.27	273.19	316.03	377.07	433.66	511.90	1061.63	645.78	774.17	872.30	951.76	1436.47
49	128.44	135.82	160.66	177.66	290.68	335.08	396.17	444.95	524.09	1092.53	645.78	774.17	872.30	951.76	1436.47
50	134.99	135.31	163.39	174.54	293.48	340.00	394.75	477.34	541.66	1101.40	652.37	756.76	871.67	943.72	1598.32
51	138.69	141.08	172.68	186.97	315.24	352.06	402.88	497.84	554.59	1132.49	656.79	761.23	869.16	952.49	1659.02
52	141.19	147.39	176.10	193.32	339.94	360.30	431.32	499.03	574.11	1160.29	664.26	772.41	859.16	957.42	1699.48
53	148.88	155.92	182.28	208.50	394.72	389.56	445.18	513.72	585.24	1221.94	664.58	773.55	867.88	954.79	1770.30
54	154.69	167.53	195.35	213.13	422.45	385.61	454.89	533.73	603.64	1248.98	656.86	774.62	876.17	959.33	1820.88
55	156.84	175.17	205.25	222.90	454.12	410.65	483.28	554.90	615.38	1289.80	649.68	782.96	866.74	943.23	1881.57
56	170.32	187.77	215.79	235.51	499.00	427.24	490.42	564.83	629.90	1337.65	657.93	780.58	868.62	942.17	1966.21
57	173.83	191.68	230.64	248.55	514.30	421.58	505.95	578.19	648.46	1353.03	647.96	766.00	861.18	938.58	1955.56
58	179.84	204.77	248.37	264.77	524.52	422.70	512.76	598.09	664.47	1379.87	649.45	780.74	878.72	943.65	1960.16
59	188.76	214.28	260.14	275.19	560.19	453.85	529.44	601.54	667.05	1387.68	653.66	773.55	869.00	943.46	1951.95
60	191.75	231.55	276.80	297.16	582.28	448.68	547.11	616.39	687.81	1416.64	654.70	778.38	871.15	943.29	1952.71
61	207.20	248.22	294.46	317.22	631.21	456.23	567.36	637.56	701.88	1469.77	656.75	798.57	890.42	955.47	1957.72
62	220.09	265.60	310.49	339.53	702.84	469.28	601.59	670.18	721.16	1484.93	653.35	829.55	914.40	964.86	1959.01
63	247.42	288.14	337.13	368.63	737.19	490.53	617.29	682.38	756.51	1474.00	667.08	850.29	934.06	979.59	1950.41
64	260.26	308.42	351.97	395.27	830.26	496.25	633.29	722.73	768.03	1484.89	668.65	863.95	954.64	988.58	1952.79
65	286.36	333.95	372.40	425.01	869.46	527.81	668.90	739.24	799.28	1482.93	677.72	897.30	970.41	1002.42	1943.76
66	309.67	364.50	410.30	465.74	921.12	562.59	734.41	806.88	859.54	1633.89	719.30	943.69	1029.76	1084.03	2071.35
67	347.80	409.53	457.20	512.57	974.51	618.20	814.67	899.38	945.65	1779.04	766.75	1003.13	1107.14	1173.13	2196.46
68	385.68	446.60	501.43	562.06	1039.58	686.75	885.18	972.84	1061.55	1931.54	824.62	1047.78	1169.89	1267.91	2347.00
69	419.79	488.10	557.23	611.64	1061.77	743.85	963.88	1075.73	1169.87	2088.44	879.43	1097.08	1249.57	1363.07	2463.07
70	451.73	533.54	605.82	672.14	1101.58	797.41	1065.40	1147.97	1295.12	2256.77	927.14	1158.72	1315.41	1461.80	2542.92
71	485.81	576.55	639.90	737.12	1130.47	836.56	1092.79	1240.92	1420.73	2281.80	943.79	1203.83	1396.07	1565.88	2535.86
72	540.26	622.12	691.74	809.10	1180.68	862.99	1119.26	1290.71	1464.82	2300.82	966.16	1226.36	1438.32	1635.15	2542.03
73	583.37	681.86	752.90	892.97	1231.18	882.14	1153.72	1326.71	1505.24	2318.82	980.90	1253.20	1470.24	1669.77	2534.27
74	651.86	748.98	823.41	998.03	1293.45	903.56	1178.83	1361.80	1545.74	2322.69	997.64	1271.44	1494.11	1694.18	2536.19
75	672.86	831.01	899.40	1099.69	1364.36	921.84	1194.05	1384.25	1576.92	2321.79	1005.02	1280.50	1508.74	1713.27	2532.00
76	691.44	870.40	1014.11	1136.13	1563.14	932.77	1209.93	1410.00	1605.23	2320.97	1011.24	1290.69	1521.17	1727.25	2528.50
77	725.10	917.78	1069.90	1204.27	1640.85	965.95	1253.39	1467.94	1675.83	2362.58	1033.83	1328.50	1569.35	1787.39	2546.09
78	769.09	973.38	1139.22	1285.83	1735.17	1009.44	1305.63	1540.59	1761.71	2426.82	1068.49	1377.16	1631.92	1865.05	2557.14
79	802.91	1020.64	1197.56	1349.52	1809.00	1041.06	1349.05	1599.01	1825.82	2437.70	1096.20	1415.29	1680.66	1918.81	2552.27
80	827.60	1050.99	1236.08	1393.52	1850.94	1059.50	1367.99	1629.67	1861.57	2438.13	1108.43	1431.82	1704.14	1946.67	2553.02
81	897.81	1140.35	1340.33	1512.66	2010.50	1133.96	1465.86	1744.56	1995.61	2616.84	1185.02	1531.81	1821.15	2080.71	2731.73
82	965.89	1229.70	1444.58	1627.55	2165.81	1208.43	1563.72	1859.45	2121.13	2789.17	1261.62	1629.67	1936.04	2208.36	2904.05
83	1036.10	1316.93	1548.83	1746.69	2323.24	1285.02	1657.33	1970.08	2250.91	2955.12	1336.08	1723.29	2048.79	2338.14	3074.26
84	1114.82	1416.92	1663.71	1874.34	2495.57	1365.86	1761.58	2089.22	2382.81	3135.95	1419.05	1831.79	2172.19	2476.42	3259.35
85	1199.92	1523.30	1791.37	2016.88	2687.05	1453.09	1872.21	2221.12	2531.74	3335.94	1508.41	1942.42	2306.22	2625.35	3459.34
86	1293.53	1642.44	1931.78	2176.45	2895.54	1546.70	1991.35	2361.54	2691.30	3544.44	1602.02	2061.56	2446.64	2784.91	3667.83
87	1393.52	1770.09	2078.58	2342.39	3114.68	1646.69	2119.00	2508.34	2857.25	3763.57	1702.01	2189.21	2593.44	2950.86	3886.97
88	1497.77	1902.00	2236.02	2521.10	3352.96	1750.94	2250.91	2665.77	3035.96	4001.85	1806.26	2321.12	2750.87	3129.57	4125.25
89	1614.78	2050.92	2408.34	2714.71	3610.39	1867.96	2399.83	2838.10	3229.56	4259.28	1923.27	2470.04	2923.20	3323.17	4382.68
90	1740.31	2212.61	2595.57	2927.46	3893.35	1993.48	2561.53	3025.32	3442.32	4542.24	2048.79	2631.73	3110.42	3535.93	4665.64
91	1874.34	2382.81	2799.81	3155.10	4195.46	2127.51	2731.73	3229.56	3669.96	4844.35	2182.83	2801.93	3314.66	3763.57	4967.74
92	2019.01	2565.78	3012.56	3395.51	4518.84	2272.18	2914.69	3442.32	3910.37	5167.73	2327.50	2984.90	3527.42	4003.98	5291.12
93	2172.19	2761.51	3242.33	3655.07	4863.49	2425.36	3110.42	3672.09	4169.93	5512.39	2480.68	3180.63	3757.19	4263.54	5635.78
94	2340.26	2972.14	3491.25	3935.90	5237.94	2593.44	3321.05	3921.01	4450.76	5886.83	2648.75	3391.26	4006.11	4544.37	6010.22
95	2523.23	3206.16	3763.57	4242.26	5646.42	2776.40	3555.07	4193.33	4757.12	6295.31	2831.72	3625.28	4278.43	4850.73	6418.71

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

Appendix B1

Union Security Insurance Company

6072-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	44.59	50.46	55.98	62.64	92.85	152.11	177.94	202.52	223.85	456.92	488.43	631.53	686.54	769.89	1132.99
30	49.59	53.09	59.41	66.16	114.89	159.29	186.01	205.17	227.05	473.19	495.42	638.63	696.37	779.65	1132.99
31	52.37	54.40	61.52	68.32	116.55	170.41	197.55	215.84	238.90	498.57	498.11	640.28	698.01	782.36	1132.99
32	55.04	56.63	64.66	71.04	123.73	171.01	197.55	226.64	250.12	506.53	499.73	643.01	700.75	783.99	1132.99
33	56.60	59.20	68.64	75.28	127.04	178.76	209.75	236.82	261.49	523.96	500.81	644.66	702.39	786.71	1132.99
34	59.17	63.24	72.99	80.26	133.10	179.39	220.74	245.33	272.24	545.58	502.43	645.61	704.08	788.34	1132.99
35	61.69	66.14	78.62	86.83	138.73	185.65	229.48	245.33	283.20	547.00	505.13	645.61	704.08	788.45	1132.99
36	64.18	71.66	82.95	92.49	144.38	197.60	234.92	246.15	290.13	566.75	505.80	645.61	704.08	788.45	1132.99
37	66.64	75.91	88.20	99.57	162.50	203.31	247.13	261.86	295.95	582.78	505.80	645.61	704.08	788.45	1132.99
38	70.56	78.51	94.87	105.42	162.50	203.31	253.15	267.25	301.99	602.05	505.80	645.61	704.08	788.45	1132.99
39	72.99	82.62	98.92	112.22	163.37	208.74	258.47	271.99	318.34	629.46	505.80	645.61	704.08	788.45	1132.99
40	75.49	87.36	98.02	112.69	164.58	215.36	265.24	272.60	318.85	644.00	520.81	637.88	693.79	778.38	1203.80
41	80.35	92.48	104.63	118.03	172.73	222.58	272.96	281.60	329.08	671.96	528.24	645.54	706.05	792.06	1203.80
42	80.35	96.72	110.71	124.43	193.63	226.17	279.84	290.63	349.50	701.86	535.72	651.64	718.42	804.80	1203.80
43	85.06	101.57	111.86	128.08	196.06	233.38	287.37	309.41	359.04	732.45	543.26	659.40	730.91	817.10	1203.80
44	90.85	102.68	118.24	135.72	199.96	247.82	302.00	325.80	376.63	768.64	546.26	662.63	743.23	831.14	1203.80
45	97.98	105.45	120.54	137.97	213.19	258.92	302.79	340.78	401.56	793.30	564.72	664.69	742.38	848.23	1264.50
46	99.25	106.56	128.17	142.01	215.43	260.10	320.41	360.30	412.20	845.94	572.53	672.52	754.96	853.92	1264.50
47	105.61	112.60	129.48	143.65	218.97	270.21	327.48	371.20	433.90	883.74	580.41	679.76	770.40	853.92	1264.50
48	110.97	116.52	135.63	152.00	240.57	277.34	334.49	390.90	455.71	933.84	585.24	679.76	771.29	853.92	1264.50
49	116.01	121.89	142.81	156.76	255.97	294.05	351.44	401.08	466.57	961.02	585.24	679.76	771.29	853.92	1264.50
50	119.56	122.72	143.79	155.84	258.26	302.91	354.12	417.67	487.50	972.90	579.89	681.09	780.35	840.63	1416.24
51	123.28	125.41	152.75	167.63	278.87	308.82	357.48	443.85	500.92	1004.63	577.98	679.37	773.47	844.08	1466.82
52	125.92	134.58	153.27	171.14	305.95	323.03	384.69	441.00	514.92	1050.66	586.62	692.78	767.11	845.22	1517.40
53	129.79	139.68	165.71	182.03	347.73	344.86	398.32	467.02	520.86	1076.03	581.50	688.46	778.10	846.29	1567.98
54	135.36	147.43	174.79	186.90	378.24	342.07	397.31	480.94	533.99	1112.23	576.76	684.38	773.95	840.29	1628.67
55	137.72	154.96	184.38	199.26	403.09	365.73	424.34	495.87	546.36	1144.47	564.60	687.83	775.14	841.45	1669.14
56	150.97	163.87	191.81	211.96	446.47	383.26	433.39	502.70	562.41	1203.89	590.64	696.19	774.35	838.92	1754.47
57	158.72	171.85	209.98	219.11	458.28	385.96	455.91	518.19	573.43	1208.36	591.00	686.76	784.63	828.88	1735.08
58	158.26	182.02	221.16	238.62	466.77	378.21	455.21	529.89	596.98	1226.55	575.80	692.60	781.76	850.45	1742.37
59	164.29	195.09	230.12	246.73	502.74	393.70	483.18	532.51	594.54	1236.02	576.76	696.19	771.81	839.24	1746.48
60	171.57	206.17	247.15	265.55	521.73	397.10	488.49	550.01	608.81	1271.34	581.95	693.78	773.75	839.63	1742.04
61	183.80	219.58	261.74	282.67	561.07	407.69	501.17	564.70	630.80	1308.79	582.51	711.05	791.48	856.46	1743.59
62	196.75	233.98	278.14	301.80	629.63	418.17	531.64	594.23	640.56	1332.46	588.56	733.83	818.41	861.32	1742.94
63	219.93	255.76	297.85	324.14	660.59	436.53	549.70	609.88	665.56	1314.98	595.24	752.38	827.04	867.25	1740.47
64	229.84	276.30	313.92	350.64	745.23	436.87	564.83	643.35	681.82	1335.25	591.12	770.15	852.19	877.79	1742.88
65	252.27	292.60	332.06	377.79	777.68	464.98	593.65	655.78	708.79	1328.23	595.29	792.30	868.02	889.24	1741.65
66	275.26	325.79	366.45	417.89	818.25	503.81	657.11	722.58	772.45	1455.35	636.83	844.61	919.74	969.49	1847.74
67	308.76	362.92	408.90	454.91	864.71	553.81	717.79	799.45	841.43	1580.75	684.11	890.63	987.57	1045.07	1950.46
68	342.43	399.59	446.43	497.46	927.56	611.43	790.82	863.81	944.50	1720.62	733.00	937.49	1043.30	1126.10	2095.32
69	369.56	434.61	495.32	544.04	945.18	655.82	860.29	960.47	1038.98	1856.39	779.19	976.67	1111.69	1209.31	2190.02
70	403.09	474.62	538.50	599.22	977.46	715.51	948.02	1019.49	1154.88	2007.23	830.01	1029.49	1165.55	1306.20	2257.98
71	435.20	513.19	570.15	653.15	1005.66	746.79	971.36	1107.53	1261.97	2029.37	841.20	1069.17	1242.75	1390.57	2257.36
72	480.23	554.37	615.21	717.16	1050.23	764.58	999.20	1146.87	1302.06	2048.67	863.46	1090.10	1283.14	1453.46	2262.05
73	521.79	603.77	669.88	793.08	1096.81	787.63	1021.56	1179.69	1340.71	2065.71	875.43	1113.18	1309.21	1484.24	2256.27
74	580.86	666.42	731.30	889.16	1150.06	803.53	1044.20	1206.90	1374.71	2068.70	887.51	1129.46	1329.53	1507.02	2254.79
75	595.79	737.71	801.58	978.16	1215.82	818.10	1061.72	1236.04	1402.03	2070.07	892.03	1141.19	1342.75	1523.56	2256.57
76	615.52	775.50	900.23	1011.40	1390.39	829.73	1078.23	1255.44	1428.98	2065.39	897.07	1149.69	1353.05	1537.44	2249.23
77	646.50	816.37	953.27	1069.90	1459.69	862.00	1115.26	1308.21	1488.22	2104.30	922.07	1181.45	1396.95	1589.63	2263.80
78	684.97	867.63	1014.24	1141.62	1545.08	898.88	1165.40	1372.35	1567.03	2159.69	952.97	1228.15	1454.07	1658.36	2276.35
79	716.72	907.24	1066.01	1199.82	1610.29	929.92	1198.90	1422.10	1623.96	2167.87	975.91	1258.79	1494.68	1705.61	2272.01
80	738.25	936.11	1099.92	1238.21	1646.69	944.62	1216.94	1448.84	1655.20	2170.06	989.29	1276.51	1516.92	1729.67	2272.18
81	797.82	1014.82	1193.53	1346.72	1791.37	1008.44	1304.17	1553.08	1776.47	2331.75	1053.12	1363.74	1621.16	1853.06	2431.75
82	861.64	1093.54	1285.02	1448.84	1925.40	1076.52	1391.39	1655.20	1889.23	2478.55	1123.33	1448.84	1723.29	1965.82	2582.80
83	925.47	1172.26	1378.63	1553.08	2067.94	1144.60	1474.37	1753.07	1999.86	2629.61	1191.41	1536.06	1825.41	2080.71	2738.11
84	991.42	1259.49	1478.62	1667.97	2221.12	1214.81	1565.85	1857.32	2121.13	2791.30	1263.74	1627.55	1931.78	2204.10	2899.80
85	1068.01	1357.35	1593.51	1797.75	2389.20	1293.53	1665.84	1976.46	2257.29	2965.75	1342.46	1729.67	2053.05	2338.14	3076.38
86	1150.98	1463.73	1716.90	1936.04	2576.42	1376.50	1772.22	2099.86	2395.58	3152.97	1425.43	1836.04	2176.45	2476.42	3263.60
87	1238.21	1574.36	1848.81	2084.96	2774.28	1463.73	1882.85	2231.76	2544.51	3350.83	1512.66	1946.67	2308.35	2625.35	3461.46
88	1333.95	1693.50	1989.22	2244.53	2984.90	1559.47	2001.99	2372.18	2704.07	3561.46	1608.40	2065.81	2448.77	2784.91	3672.09
89	1436.07	1825.41	2144.53	2414.73	3212.54	1661.59	2133.90	2527.49	2874.27	3789.10	1710.52	2197.72	2604.08	2955.12	3899.73
90	1548.83	1967.95	2310.48	2604.08	3465.72	1774.35	2276.44	2693.43	3063.62	4042.27	1823.28	2340.26	2770.02	3144.46	4152.90
91	1667.97	2121.13	2489.19	2808.32	3735.91	1893.49	2429.62	2872.14	3267.86	4312.47	1942.42	2493.44	2948.73	3348.71	4423.10
92	1797.75	2282.82	2680.67	3021.07	4021.00	2023.26	2591.31	3063.62	3480.61	4597.56	2072.20	2655.14	3140.21	3561.46	4708.19
93	1933.91	2457.28	2884.91	3252.97	4327.36	2159.43	2765.77	3267.86	3712.51	4903.92	2208.36	2829.59	3344.45	3793.36	5014.55
94	2082.83	2646.63	3108.30	3504.01	4659.25	2308.35	2955.12	3491.25	3963.56	5235.81	2357.28	3018.94	3567.84	4044.40	5346.44
95	2244.53	2852.99	3350.83	3776.34	5025.19	2470.04	3161.48	3733.78	4235.88	5601.74	2518.98	3225.31	3810.38	4316.72	5712.37

15% discount available on policies covering two insured
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Appendix B1

Union Security Insurance Company

6072-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	40.87	47.20	51.19	56.37	84.09	140.10	167.05	188.06	202.86	413.91	449.36	582.95	622.46	697.43	1031.83
30	45.46	49.66	54.31	59.54	104.06	146.71	174.62	190.51	205.76	428.65	455.79	589.51	631.38	706.27	1031.83
31	48.00	50.89	56.24	61.49	105.56	156.96	185.46	200.42	216.50	451.64	458.26	591.02	632.86	708.73	1031.83
32	50.45	52.98	59.12	63.93	112.05	157.51	185.46	210.45	226.67	458.86	459.75	593.55	635.35	710.21	1031.83
33	51.89	55.39	62.75	67.75	115.06	164.65	196.91	219.90	236.97	474.65	460.74	595.07	636.84	712.67	1031.83
34	54.24	59.16	66.73	72.23	120.54	165.22	207.22	227.81	246.72	494.23	462.23	595.95	638.37	714.15	1031.83
35	56.55	61.87	71.88	78.15	125.65	170.99	215.43	227.81	256.65	495.52	464.72	595.95	638.37	714.24	1031.83
36	58.83	67.04	75.84	83.24	130.76	182.00	220.53	228.57	262.93	513.41	465.33	595.95	638.37	714.24	1031.83
37	61.09	71.01	80.64	89.62	147.17	187.26	231.99	243.16	268.20	527.93	465.33	595.95	638.37	714.24	1031.83
38	64.68	73.45	86.74	94.87	147.17	187.26	237.65	248.16	273.68	545.38	465.33	595.95	638.37	714.24	1031.83
39	66.91	77.29	90.44	100.99	147.95	192.26	242.65	252.57	288.50	570.22	465.33	595.95	638.37	714.24	1031.83
40	69.68	79.42	90.08	104.64	152.83	194.35	244.83	254.12	295.05	593.91	472.59	590.98	641.09	717.16	1102.64
41	74.17	84.08	96.15	109.60	160.39	200.87	251.97	262.51	304.52	619.70	479.33	598.08	652.43	729.77	1102.64
42	74.17	87.93	101.73	115.54	179.80	204.10	258.31	270.93	323.41	647.27	486.12	603.72	663.86	741.50	1102.64
43	78.52	92.33	102.79	118.93	182.06	210.61	265.27	288.43	332.25	675.48	492.96	610.92	675.40	752.83	1102.64
44	83.86	93.35	108.65	126.03	185.68	223.65	278.77	303.71	348.53	708.86	495.68	613.91	686.78	765.77	1102.64
45	87.48	96.41	108.49	125.71	198.74	234.83	280.77	308.83	363.05	734.84	516.04	609.30	680.51	768.71	1173.45
46	88.62	97.43	115.35	129.39	200.82	235.91	297.11	326.52	372.68	783.60	523.18	616.47	692.05	773.86	1173.45
47	94.29	102.95	116.53	130.88	204.12	245.08	303.66	336.40	392.29	818.62	530.37	623.11	706.20	773.86	1173.45
48	99.08	106.53	122.07	138.49	224.26	251.54	310.17	354.26	412.01	865.03	534.79	623.11	707.02	773.86	1173.45
49	103.58	111.44	128.53	142.82	238.61	266.70	325.88	363.48	421.83	890.21	534.79	623.11	707.02	773.86	1173.45
50	111.85	110.13	133.98	140.26	238.70	284.37	325.09	387.84	439.35	890.29	534.58	622.23	713.94	761.32	1294.85
51	115.57	112.87	139.47	151.51	254.62	290.29	323.44	401.87	453.22	913.30	534.19	622.08	701.70	774.39	1335.31
52	114.48	118.56	140.22	152.12	276.20	291.97	343.89	394.58	461.65	950.16	534.86	621.11	690.40	762.95	1385.89
53	118.34	126.69	149.14	168.79	314.84	312.93	363.18	414.48	479.89	975.73	531.66	626.57	710.76	773.96	1426.35
54	123.76	137.37	157.65	170.51	338.95	310.97	368.51	434.02	487.56	1011.95	528.69	631.73	708.24	763.26	1466.82
55	126.24	141.48	166.98	182.38	372.48	333.65	388.98	454.54	500.36	1053.64	518.20	629.29	704.67	766.80	1527.51
56	135.48	150.21	174.68	191.77	404.45	345.56	393.47	457.52	511.80	1087.96	523.35	632.90	707.02	767.93	1583.05
57	139.82	155.32	189.33	202.76	422.64	344.39	405.87	474.55	525.20	1106.25	519.79	620.73	708.08	767.93	1600.88
58	147.47	165.76	197.34	215.74	423.46	350.40	418.58	477.42	545.07	1113.58	535.63	635.93	696.92	768.90	1588.10
59	153.80	175.90	210.11	221.42	454.86	366.36	436.92	483.20	536.54	1122.27	538.31	630.74	708.92	756.96	1583.82
60	158.11	183.97	220.78	240.26	470.48	366.16	439.64	493.12	553.04	1140.58	533.46	626.09	703.41	767.07	1579.99
61	170.44	200.49	238.84	254.40	509.64	373.72	458.62	519.16	564.17	1189.81	536.82	645.42	723.79	772.30	1583.00
62	180.08	211.85	252.27	273.51	571.06	385.64	480.34	545.08	585.41	1206.51	534.56	664.70	742.63	781.30	1584.49
63	199.31	236.34	274.94	298.72	598.36	396.03	509.15	558.70	611.82	1192.66	538.80	695.69	763.79	795.35	1584.71
64	212.94	250.59	285.38	318.77	670.21	402.94	513.48	589.04	619.12	1202.88	547.52	701.03	773.03	796.83	1577.49
65	231.82	270.34	304.13	343.16	705.23	427.28	539.30	600.14	644.70	1200.21	549.50	725.48	787.90	808.40	1581.16
66	254.62	293.54	331.99	379.61	748.11	461.83	592.68	650.32	700.51	1325.51	586.43	759.67	836.13	879.49	1677.09
67	280.37	329.62	373.49	413.26	791.50	498.00	656.14	728.66	764.24	1443.06	619.83	810.94	903.43	945.94	1780.60
68	309.99	362.65	404.38	455.46	842.42	558.26	718.93	788.34	863.77	1565.21	659.70	850.18	942.90	1030.17	1908.03
69	340.85	397.84	449.70	495.75	861.91	603.01	783.72	870.83	944.90	1690.65	715.39	891.94	1012.58	1101.26	1996.62
70	364.86	432.07	490.42	545.32	892.12	646.55	862.25	932.46	1051.77	1828.20	750.54	939.03	1061.49	1187.46	2059.06
71	394.72	465.68	518.59	594.05	912.94	673.33	883.44	1006.48	1143.91	1846.23	763.24	971.23	1129.77	1267.05	2052.14
72	436.88	505.09	559.28	652.80	956.58	696.45	906.25	1044.68	1184.72	1868.57	783.58	995.47	1165.80	1320.99	2057.62
73	473.18	552.70	609.76	723.46	996.82	714.11	932.26	1074.67	1221.70	1877.92	794.57	1015.16	1190.19	1347.72	2050.79
74	529.23	607.44	667.10	807.50	1047.63	735.76	955.54	1100.41	1248.86	1884.65	809.78	1029.42	1210.13	1368.26	2053.80
75	545.40	673.56	728.21	889.24	1105.79	746.96	968.48	1123.41	1274.58	1881.28	814.72	1040.41	1221.22	1384.25	2054.14
76	561.29	705.00	821.59	921.92	1265.00	759.23	979.47	1144.27	1301.54	1878.17	820.95	1043.94	1233.75	1401.86	2048.03
77	588.19	742.84	867.07	976.09	1327.69	783.41	1012.94	1191.59	1358.92	1913.99	838.24	1074.97	1272.72	1447.66	2060.99
78	624.89	788.32	922.91	1038.28	1403.73	817.16	1059.01	1247.37	1425.23	1965.65	868.75	1115.19	1321.88	1506.94	2068.27
79	650.94	825.59	970.75	1093.22	1464.11	843.73	1091.98	1295.08	1481.07	1974.15	885.13	1145.39	1363.13	1555.92	2067.55
80	670.17	851.01	999.93	1127.58	1499.90	857.39	1106.31	1319.06	1506.28	1976.46	897.81	1159.49	1378.63	1574.36	2067.94
81	727.61	925.47	1085.03	1223.32	1629.67	919.09	1189.28	1412.67	1614.78	2121.13	959.51	1242.47	1474.37	1684.99	2214.74
82	780.80	995.68	1168.00	1316.93	1753.07	976.53	1265.87	1502.02	1716.90	2257.29	1019.08	1319.06	1565.85	1787.11	2350.90
83	840.37	1068.01	1255.23	1412.67	1880.72	1042.48	1342.46	1597.76	1819.02	2393.45	1082.90	1397.78	1659.46	1893.49	2489.19
84	904.19	1146.73	1346.72	1519.04	2019.01	1108.43	1425.43	1693.50	1931.78	2538.12	1150.98	1480.75	1759.45	2006.24	2635.99
85	972.27	1236.08	1450.96	1636.06	2174.32	1178.64	1516.92	1799.88	2053.05	2697.69	1223.32	1576.49	1867.96	2127.51	2799.81
86	1048.86	1331.82	1563.72	1761.58	2344.52	1255.23	1612.65	1912.63	2178.57	2867.89	1299.91	1672.23	1980.71	2253.04	2970.01
87	1127.58	1431.82	1682.86	1895.61	2523.23	1333.95	1712.65	2031.77	2312.61	3046.60	1378.63	1772.22	2099.86	2387.07	3148.72
88	1214.81	1542.45	1810.51	2040.28	2716.83	1421.18	1823.28	2159.43	2457.28	3240.20	1465.86	1882.85	2227.51	2531.74	3342.32
89	1306.29	1661.59	1948.80	2197.72	2925.33	1512.66	1942.42	2297.71	2614.71	3448.70	1557.34	2001.99	2365.79	2689.18	3550.82
90	1408.41	1791.37	2101.98	2370.05	3155.10	1614.78	2072.20	2450.89	2787.04	3678.47	1659.46	2131.77	2518.98	2861.50	3780.59
91	1519.04	1931.78	2265.80	2555.14	3397.64	1725.41	2212.61	2614.71	2972.14	3921.01	1770.09	2272.18	2682.79	3046.60	4023.13
92	1636.06	2078.58	2438.13	2750.87	3659.32	1842.43	2359.41	2787.04	3167.87	4182.69	1887.10	2418.98	2855.12	3242.33	4284.81
93	1759.45	2236.02	2625.35	2961.50	3938.03	1965.82	2516.85	2974.26	3378.49	4461.39	2010.50	2576.42	3042.34	3452.95	4563.51
94	1895.61	2408.34	2827.46	3187.01	4240.13	2101.98	2689.18	3176.38	3604.01	4763.50	2146.66	2748.75	3244.46	3678.47	4865.62
95	2042.41	2595.57	3048.73	3438.06	4572.02	2248.78	2876.40	3397.64	3855.05	5095.39	2293.46	2935.97	3465.72	3929.52	5197.51

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

Appendix B1

Union Security Insurance Company

6072-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	39.02	42.32	47.99	51.68	78.84	132.10	148.89	177.21	188.87	392.41	429.82	544.08	585.85	661.20	981.25
30	43.39	44.52	50.92	54.58	97.55	138.33	155.64	179.52	191.57	406.39	435.97	550.21	594.24	669.58	981.25
31	45.82	45.63	52.73	56.37	98.96	147.99	165.30	188.86	201.57	428.18	438.34	551.62	595.64	671.91	981.25
32	48.16	47.50	55.42	58.61	105.05	148.51	165.30	198.31	211.04	435.02	439.76	553.98	597.97	673.31	981.25
33	49.53	49.66	58.83	62.10	107.87	155.24	175.51	207.22	220.63	449.99	440.71	555.40	599.38	675.65	981.25
34	51.77	53.04	62.56	66.21	113.01	155.78	184.70	214.67	229.70	468.56	442.14	556.22	600.82	677.05	981.25
35	53.98	55.47	67.39	71.64	117.79	161.22	192.01	214.67	238.95	469.78	444.51	556.22	600.82	677.14	981.25
36	56.15	60.11	71.10	76.31	122.59	171.60	196.56	215.38	244.80	486.74	445.10	556.22	600.82	677.14	981.25
37	58.31	63.67	75.60	82.15	137.97	176.56	206.78	229.13	249.70	500.51	445.10	556.22	600.82	677.14	981.25
38	61.74	65.85	81.32	86.97	137.97	176.56	211.82	233.84	254.81	517.05	445.10	556.22	600.82	677.14	981.25
39	63.87	69.29	84.79	92.58	138.71	181.27	216.27	237.99	268.60	540.60	445.10	556.22	600.82	677.14	981.25
40	63.87	74.12	84.78	93.91	138.13	183.85	229.53	240.26	271.26	550.97	443.66	562.84	597.18	673.43	1031.83
41	67.99	78.47	90.49	98.36	144.97	190.01	236.22	248.19	279.96	574.90	449.98	569.60	607.74	685.27	1031.83
42	67.99	82.07	95.75	103.69	162.51	193.07	242.17	256.15	297.33	600.48	456.35	574.97	618.39	696.28	1031.83
43	71.98	86.18	96.75	106.73	164.55	199.22	248.69	272.70	305.45	626.65	462.78	581.83	629.14	706.93	1031.83
44	76.88	87.12	102.26	113.10	167.83	211.56	261.35	287.15	320.42	657.61	465.33	584.68	639.74	719.07	1031.83
45	80.49	90.38	102.46	113.45	184.28	216.77	264.26	292.86	335.55	684.74	467.35	581.60	645.16	715.69	1102.64
46	81.53	91.34	108.94	116.76	186.22	217.76	279.63	309.63	344.44	730.18	473.82	588.45	656.10	720.49	1102.64
47	86.75	96.51	110.06	118.11	189.28	226.22	285.80	319.00	362.58	762.81	480.34	594.79	669.52	720.49	1102.64
48	91.16	99.87	115.28	124.98	207.95	232.19	291.92	335.93	380.80	806.05	484.34	594.79	670.29	720.49	1102.64
49	95.30	104.48	121.39	128.89	221.26	246.18	306.71	344.68	389.87	829.51	484.34	594.79	670.29	720.49	1102.64
50	96.42	103.84	120.91	130.91	219.13	247.28	307.68	358.01	409.26	835.22	489.28	588.59	664.13	729.60	1224.03
51	100.16	106.60	129.51	138.61	234.41	253.23	312.09	377.88	423.40	858.50	490.41	597.52	669.81	727.92	1264.50
52	106.84	112.15	133.70	142.62	259.21	279.54	326.40	382.97	437.98	895.34	500.35	597.22	667.39	725.55	1315.08
53	110.70	116.94	139.20	152.24	296.04	293.77	339.74	391.13	444.78	930.13	498.43	595.63	665.87	723.33	1365.66
54	116.02	123.97	147.37	157.39	319.30	298.54	345.48	404.69	458.54	957.25	496.65	594.13	664.43	721.25	1406.12
55	118.59	131.38	153.07	168.87	341.86	314.40	365.40	425.03	471.60	980.97	494.99	600.02	669.44	726.09	1436.47
56	123.87	139.97	160.98	178.32	367.68	320.43	370.66	429.27	483.68	1007.70	493.45	597.74	666.62	722.76	1492.31
57	128.48	145.41	175.56	186.41	387.00	320.64	383.63	447.28	493.05	1029.66	491.31	594.31	669.81	725.27	1495.43
58	133.08	152.76	183.73	199.40	389.78	322.59	392.42	451.19	508.73	1040.95	488.76	591.85	666.62	728.13	1497.35
59	139.82	163.11	193.44	208.77	421.34	339.02	411.22	453.62	512.37	1061.61	493.45	600.99	663.19	724.05	1498.20
60	144.66	171.28	207.60	221.29	442.54	340.37	415.22	469.41	520.51	1089.72	497.08	597.89	670.95	720.42	1498.97
61	153.73	184.58	219.21	238.70	472.23	344.60	430.25	487.28	537.51	1112.82	496.84	612.60	682.13	737.64	1498.88
62	166.74	199.20	236.10	254.64	527.13	353.12	457.02	513.81	547.23	1133.59	502.16	632.80	702.22	738.94	1498.07
63	182.13	216.91	252.03	276.47	560.07	369.03	477.61	520.32	574.62	1131.49	502.88	649.31	715.14	750.42	1503.44
64	192.66	234.53	266.36	299.64	625.19	373.25	487.81	551.45	587.78	1139.57	503.91	671.41	735.77	762.74	1494.80
65	211.36	251.25	282.41	317.97	656.92	393.76	510.03	568.34	603.23	1141.53	512.87	687.30	747.84	767.98	1497.94
66	230.53	277.41	310.07	350.90	696.68	424.04	566.91	618.21	658.86	1255.17	545.20	726.64	792.12	834.50	1594.71
67	259.08	306.31	344.51	384.43	736.60	467.95	616.51	682.86	721.78	1360.44	583.10	768.76	850.29	900.50	1692.74
68	284.75	339.15	378.50	423.16	784.17	513.96	682.98	746.40	811.30	1476.41	618.47	808.82	899.24	971.78	1802.68
69	312.15	371.09	417.11	463.56	803.61	558.99	743.18	819.60	895.81	1602.25	660.71	847.34	956.57	1047.24	1899.92
70	337.06	402.61	455.16	507.28	826.18	603.44	812.59	874.44	989.90	1714.28	701.98	891.65	1003.21	1121.94	1946.16
71	364.36	437.17	485.23	553.62	852.31	628.44	841.57	953.93	1082.85	1742.29	714.00	926.34	1077.32	1199.32	1949.54
72	400.19	474.29	523.96	609.89	889.69	647.25	863.65	991.69	1120.38	1756.01	730.33	950.05	1105.24	1252.86	1946.52
73	437.53	519.66	569.68	675.02	931.19	668.61	889.40	1015.16	1155.18	1779.94	745.35	966.15	1127.18	1281.20	1946.03
74	487.28	572.06	622.44	756.09	977.40	684.13	909.57	1042.33	1184.32	1781.59	751.47	984.24	1145.59	1300.49	1944.17
75	500.94	632.74	682.02	835.88	1034.27	693.61	920.35	1064.12	1212.33	1781.92	761.20	992.98	1161.94	1319.04	1944.63
76	515.19	664.33	770.08	862.27	1186.98	702.29	935.57	1084.61	1231.04	1783.07	761.15	997.84	1168.67	1328.65	1945.93
77	545.09	699.74	811.30	915.24	1244.87	732.70	966.90	1125.67	1285.40	1813.40	784.90	1026.80	1204.27	1376.67	1956.84
78	576.82	742.66	867.63	975.79	1316.00	764.29	1008.24	1184.89	1353.12	1862.33	810.99	1064.71	1256.99	1432.44	1962.98
79	603.31	780.23	911.78	1025.18	1375.03	787.03	1039.66	1229.31	1401.68	1872.67	830.66	1095.49	1292.82	1476.53	1964.17
80	621.23	802.07	938.23	1057.37	1406.29	802.07	1055.25	1248.85	1427.56	1872.21	840.37	1106.31	1308.42	1495.64	1963.69
81	672.29	872.28	1019.08	1146.73	1527.55	857.39	1131.84	1340.33	1527.55	2008.37	897.81	1182.90	1399.90	1595.63	2097.73
82	723.35	938.23	1095.67	1236.08	1644.57	912.70	1204.17	1423.31	1627.55	2136.02	953.13	1257.36	1487.13	1697.76	2229.63
83	776.54	1008.44	1176.51	1327.57	1763.71	970.15	1280.76	1510.53	1725.41	2263.67	1010.57	1333.95	1574.36	1795.62	2361.54
84	836.11	1080.78	1263.74	1423.31	1895.61	1031.84	1355.23	1604.14	1825.41	2404.09	1074.39	1410.54	1665.84	1897.74	2499.83
85	897.81	1165.88	1359.48	1533.94	2040.28	1097.80	1442.45	1702.01	1940.29	2553.02	1138.22	1499.90	1765.84	2016.88	2650.88
86	968.02	1257.36	1465.86	1653.08	2199.85	1168.00	1533.94	1808.39	2059.43	2712.58	1208.43	1591.38	1872.21	2136.02	2810.44
87	1044.61	1353.10	1576.49	1778.60	2365.79	1244.59	1629.67	1919.02	2184.96	2878.52	1285.02	1687.12	1982.84	2261.55	2976.39
88	1123.33	1455.22	1699.88	1914.76	2548.76	1323.31	1731.80	2042.41	2321.12	3061.49	1363.74	1789.24	2106.24	2397.71	3159.36
89	1210.55	1565.85	1829.66	2061.56	2742.36	1410.54	1842.43	2172.19	2467.91	3255.09	1450.96	1899.87	2236.02	2544.51	3352.96
90	1304.17	1689.25	1972.20	2223.25	2957.24	1504.15	1965.82	2314.73	2629.61	3469.97	1544.57	2023.26	2378.56	2706.20	3567.84
91	1404.16	1821.15	2125.39	2395.58	3187.01	1604.14	2097.73	2467.91	2801.93	3699.74	1644.57	2155.17	2531.74	2878.52	3797.61
92	1512.66	1959.44	2289.20	2578.55	3433.81	1712.65	2236.02	2631.73	2984.90	3946.54	1753.07	2293.46	2695.56	3061.49	4044.40
93	1629.67	2108.37	2461.53	2776.40	3693.36	1829.66	2384.94	2804.06	3182.76	4206.09	1870.08	2442.38	2867.89	3259.35	4303.96
94	1753.07	2272.18	2650.88	2989.16	3978.45	1953.06	2548.76	2993.41	3395.51	4491.18	1993.48	2606.20	3057.24	3472.10	4589.05
95	1891.36	2450.89	2859.38	3223.18	4289.07	2091.35	2727.47	3201.91	3629.54	4801.80	2131.77	2784.91	3265.73	3706.13	4899.66

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

Appendix B1

Union Security Insurance Company

6072-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	42.73	47.20	54.38	61.07	89.35	144.11	167.05	198.91	216.85	435.42	468.90	592.66	649.92	742.72	1082.41
30	47.52	49.66	57.71	64.50	110.56	150.90	174.62	201.50	219.95	450.92	475.60	599.33	659.23	752.13	1082.41
31	50.18	50.89	59.76	66.62	112.15	161.45	185.46	211.99	231.43	475.11	478.19	600.87	660.78	754.75	1082.41
32	52.75	52.98	62.81	69.26	119.06	162.01	185.46	222.59	242.30	482.69	479.74	603.44	663.38	756.32	1082.41
33	54.25	55.39	66.68	73.39	122.25	169.35	196.91	232.59	253.31	499.30	480.78	604.99	664.93	758.94	1082.41
34	56.70	59.16	70.90	78.25	128.07	169.94	207.22	240.95	263.73	519.91	482.33	605.88	666.53	760.52	1082.41
35	59.12	61.87	76.38	84.66	133.50	175.88	215.43	240.95	274.35	521.26	484.92	605.88	666.53	760.62	1082.41
36	61.50	67.04	80.58	90.18	138.93	187.20	220.53	241.75	281.06	540.08	485.57	605.88	666.53	760.62	1082.41
37	63.87	71.01	85.68	97.08	156.37	192.61	231.99	257.19	286.70	555.36	485.57	605.88	666.53	760.62	1082.41
38	67.62	73.45	92.16	102.78	156.37	192.61	237.65	262.48	292.56	573.72	485.57	605.88	666.53	760.62	1082.41
39	69.95	77.29	96.10	109.41	157.20	197.75	242.65	267.14	308.39	599.84	485.57	605.88	666.53	760.62	1082.41
40	72.58	82.06	92.73	110.00	158.71	204.86	255.04	263.36	309.33	615.37	511.17	609.74	667.44	752.14	1143.11
41	77.26	86.88	98.98	115.22	166.56	211.72	262.47	272.06	319.26	642.10	518.45	617.06	679.24	765.36	1143.11
42	77.26	90.86	104.72	121.47	186.71	215.13	269.07	280.78	339.06	670.66	525.80	622.89	691.14	777.67	1143.11
43	81.79	95.41	105.81	125.03	189.06	221.99	276.32	298.92	348.32	699.90	533.20	630.31	703.15	789.55	1143.11
44	87.36	96.46	111.85	132.49	192.82	235.74	290.38	314.76	365.39	734.48	536.15	633.40	715.01	803.12	1143.11
45	90.98	99.42	117.53	131.84	205.97	246.88	291.78	324.80	379.55	759.90	535.51	636.99	715.86	795.21	1224.03
46	92.16	100.47	124.96	135.70	208.13	248.00	308.76	343.41	389.62	810.32	542.92	644.49	728.00	800.55	1224.03
47	98.06	106.17	126.24	137.27	211.55	257.64	315.57	353.80	410.13	846.53	550.39	651.44	742.89	800.55	1224.03
48	103.04	109.86	132.24	145.25	232.42	264.44	322.33	372.58	430.74	894.52	554.97	651.44	743.75	800.55	1224.03
49	107.73	114.92	139.24	149.79	247.29	280.37	338.66	382.28	441.00	920.55	554.97	651.44	743.75	800.55	1224.03
50	115.71	113.28	137.25	146.49	250.44	290.55	336.70	399.77	457.40	945.36	561.76	647.45	738.84	793.04	1355.54
51	119.43	122.27	146.11	161.18	266.74	302.65	346.13	419.86	477.07	968.10	560.46	654.82	733.60	813.10	1406.12
52	122.11	128.17	150.01	164.80	288.95	310.60	367.21	429.40	491.25	995.84	569.36	660.93	736.43	815.30	1446.58
53	125.97	133.19	155.77	175.41	338.34	332.09	374.89	443.67	497.45	1039.56	556.58	657.52	740.69	810.13	1517.40
54	131.49	140.73	164.51	180.34	358.60	329.63	380.03	451.62	510.78	1057.53	552.73	654.29	737.44	812.28	1537.63
55	130.06	148.22	177.42	189.13	387.79	346.48	406.66	478.16	517.61	1099.05	541.40	665.88	739.90	800.73	1608.44
56	143.23	160.45	181.54	198.50	420.21	364.41	416.28	480.11	528.67	1132.55	553.26	661.03	733.95	800.20	1663.72
57	151.16	165.24	196.21	212.57	437.92	368.14	439.23	490.92	557.36	1157.31	562.52	660.35	733.60	798.41	1667.98
58	151.07	172.26	210.95	225.55	442.71	355.96	434.28	503.66	571.03	1170.06	555.71	661.11	745.40	803.85	1651.62
59	160.79	182.30	220.12	234.07	474.01	382.77	452.34	507.85	565.54	1175.35	557.53	654.54	737.51	800.84	1660.87
60	168.20	196.66	237.26	249.74	498.43	386.79	464.07	531.05	576.27	1205.96	563.77	659.93	746.70	798.17	1661.02
61	177.12	210.03	251.92	270.11	542.37	393.13	477.53	541.93	595.26	1259.80	559.66	678.24	760.24	811.90	1674.77
62	186.74	227.66	261.97	286.08	595.46	399.58	517.65	567.42	610.86	1259.54	556.16	707.25	772.94	818.96	1663.72
63	209.62	246.05	288.03	311.43	627.09	418.53	527.17	580.03	640.76	1253.82	569.59	726.61	797.85	831.30	1659.20
64	223.08	260.23	301.24	337.89	705.22	424.14	534.87	618.29	654.39	1260.43	571.74	730.65	810.28	839.44	1660.19
65	245.45	283.06	316.54	358.90	739.04	448.22	564.38	627.96	674.86	1264.22	576.98	758.89	827.96	848.82	1652.49
66	264.94	312.89	347.65	395.56	780.84	478.62	631.34	682.44	730.80	1385.02	613.92	806.86	875.74	920.40	1759.47
67	298.12	349.60	389.59	432.48	832.68	532.34	695.77	766.13	798.98	1520.17	656.56	857.82	938.86	995.50	1874.31
68	324.40	379.44	427.02	474.85	882.75	580.42	750.38	830.27	900.10	1637.37	696.35	886.94	999.65	1071.88	1995.82
69	355.21	414.55	472.51	521.50	903.55	629.42	819.75	913.52	993.98	1779.04	747.29	932.07	1059.98	1159.44	2099.01
70	382.24	454.98	516.07	570.69	934.79	676.72	907.39	978.05	1101.26	1915.00	785.86	986.42	1119.76	1240.69	2161.21
71	411.59	487.85	542.85	625.15	962.86	710.06	925.31	1050.94	1209.05	1940.27	800.17	1024.28	1190.29	1330.80	2159.64
72	460.22	529.73	588.71	686.51	1003.41	734.30	952.72	1097.67	1245.29	1954.12	821.62	1040.89	1222.58	1389.12	2159.83
73	495.86	579.74	638.39	759.78	1043.69	749.12	978.70	1123.68	1284.71	1963.65	836.76	1064.17	1249.70	1417.73	2151.51
74	555.05	636.93	700.60	849.84	1100.31	768.03	1001.51	1158.50	1316.62	1976.68	848.65	1081.05	1271.44	1439.25	2159.78
75	572.08	705.63	766.25	933.70	1158.06	785.49	1016.60	1179.72	1336.82	1970.71	856.35	1087.84	1286.43	1455.39	2153.70
76	588.40	740.25	862.27	965.31	1329.09	794.48	1028.85	1198.50	1361.19	1973.27	859.01	1098.17	1296.11	1466.94	2150.13
77	616.08	780.87	910.17	1024.26	1394.98	818.90	1066.66	1249.90	1424.84	2009.15	878.89	1130.74	1333.57	1521.18	2165.13
78	653.73	826.78	968.58	1091.15	1474.40	858.02	1112.20	1309.86	1494.93	2061.41	909.66	1170.46	1386.77	1583.85	2173.57
79	682.70	868.68	1018.38	1147.66	1537.20	884.56	1148.86	1360.86	1551.38	2073.32	930.52	1202.09	1431.17	1630.76	2170.93
80	704.21	893.56	1050.99	1185.02	1572.23	899.94	1163.75	1385.01	1582.87	2070.07	942.49	1219.06	1448.84	1655.20	2170.06
81	763.78	968.02	1140.35	1285.02	1708.39	965.89	1244.59	1485.00	1695.63	2223.25	1010.57	1299.91	1546.70	1770.09	2321.12
82	821.22	1044.61	1225.45	1382.88	1840.30	1027.59	1329.70	1576.49	1802.00	2370.05	1072.27	1385.01	1644.57	1876.47	2467.91
83	882.92	1121.20	1316.93	1482.88	1974.33	1093.54	1408.41	1674.35	1910.51	2512.59	1138.22	1467.98	1742.43	1987.10	2612.59
84	948.87	1202.04	1412.67	1593.51	2121.13	1161.62	1495.64	1776.47	2023.26	2665.77	1208.43	1553.08	1842.43	2104.11	2770.02
85	1021.21	1293.53	1521.17	1714.78	2284.95	1236.08	1591.38	1887.10	2153.04	2835.97	1282.89	1648.82	1959.44	2231.76	2942.35
86	1099.92	1397.78	1640.31	1850.94	2459.40	1314.80	1695.63	2006.24	2289.20	3010.43	1361.61	1753.07	2078.58	2367.92	3116.81
87	1185.02	1504.15	1767.96	1991.35	2646.63	1399.90	1802.00	2133.90	2429.62	3197.65	1446.71	1859.45	2206.23	2508.34	3304.03
88	1272.25	1616.91	1899.87	2142.41	2850.87	1487.13	1914.76	2265.80	2580.67	3401.89	1533.94	1972.20	2338.14	2659.39	3508.27
89	1374.37	1744.56	2048.79	2308.35	3070.00	1589.25	2042.41	2414.73	2746.62	3621.03	1636.06	2099.86	2487.06	2825.34	3727.40
90	1478.62	1878.59	2206.23	2487.06	3308.28	1693.50	2176.45	2572.16	2925.33	3859.31	1740.31	2233.89	2644.50	3004.05	3965.68
91	1593.51	2025.39	2380.69	2682.79	3565.71	1808.39	2323.24	2746.62	3121.06	4116.74	1855.19	2380.69	2818.95	3199.78	4223.11
92	1716.90	2180.70	2559.40	2884.91	3840.16	1931.78	2478.55	2925.33	3323.17	4391.19	1978.59	2536.00	2997.67	3401.89	4497.56
93	1846.68	2346.65	2755.13	3108.30	4133.76	2061.56	2644.50	3121.06	3546.56	4684.78	2108.37	2701.94	3193.40	3625.28	4791.16
94	1989.22	2527.49	2967.88	3346.58	4450.76	2204.10	2825.34	3333.81	3784.85	5001.78	2250.91	2882.78	3406.15	3863.56	5108.16
95	2144.53	2727.47	3199.78	3606.13	4799.67	2359.41	3025.32	3565.71	4044.40	5350.69	2406.22	3082.77	3638.05	4123.12	5457.07

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

Appendix B1

Union Security Insurance Company

6072-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	39.02	42.32	47.99	53.24	78.84	132.10	148.89	173.59	192.37	392.41	420.05	534.37	585.85	661.20	971.13
30	43.39	44.52	50.92	56.23	97.55	138.33	155.64	175.86	195.12	406.39	426.06	540.38	594.24	669.58	971.13
31	45.82	45.63	52.73	58.08	98.96	147.99	165.30	185.01	205.30	428.18	428.38	541.77	595.64	671.91	971.13
32	48.16	47.50	55.42	60.38	105.05	148.51	165.30	194.26	214.94	435.02	429.77	544.09	597.97	673.31	971.13
33	49.53	49.66	58.83	63.98	107.87	155.24	175.51	202.99	224.71	449.99	430.70	545.48	599.38	675.65	971.13
34	51.77	53.04	62.56	68.22	113.01	155.78	184.70	210.29	233.96	468.56	432.09	546.28	600.82	677.05	971.13
35	53.98	55.47	67.39	73.81	117.79	161.22	192.01	210.29	243.37	469.78	434.41	546.28	600.82	677.14	971.13
36	56.15	60.11	71.10	78.62	122.59	171.60	196.56	210.98	249.33	486.74	434.99	546.28	600.82	677.14	971.13
37	58.31	63.67	75.60	84.64	137.97	176.56	206.78	224.45	254.33	500.51	434.99	546.28	600.82	677.14	971.13
38	61.74	65.85	81.32	89.60	137.97	176.56	211.82	229.07	259.53	517.05	434.99	546.28	600.82	677.14	971.13
39	63.87	69.29	84.79	95.38	138.71	181.27	216.27	233.14	273.57	540.60	434.99	546.28	600.82	677.14	971.13
40	63.87	76.77	84.78	93.91	138.13	183.85	224.43	235.64	271.26	543.82	434.01	553.46	588.40	664.68	1011.60
41	67.99	81.27	90.49	98.36	144.97	190.01	230.97	243.42	279.96	567.43	440.20	560.10	598.80	676.37	1011.60
42	67.99	85.00	95.75	103.69	162.51	193.07	236.78	251.22	297.33	592.68	446.43	565.39	609.30	687.24	1011.60
43	71.98	89.26	96.75	106.73	164.55	199.22	243.16	267.45	305.45	618.51	452.72	572.13	619.88	697.75	1011.60
44	76.88	90.23	102.26	113.10	167.83	211.56	255.54	281.62	320.42	649.07	455.22	574.93	630.33	709.73	1011.60
45	80.49	90.38	102.46	119.58	184.28	216.77	258.75	292.86	341.05	684.74	467.35	572.37	627.48	724.53	1082.41
46	81.53	91.34	108.94	123.08	186.22	217.76	273.81	309.63	350.09	730.18	473.82	579.11	638.13	729.39	1082.41
47	86.75	96.51	110.06	124.50	189.28	226.22	279.85	319.00	368.52	762.81	480.34	585.35	651.17	729.39	1082.41
48	91.16	99.87	115.28	131.74	207.95	232.19	285.84	335.93	387.04	806.05	484.34	585.35	651.93	729.39	1082.41
49	95.30	104.48	121.39	135.86	221.26	246.18	300.32	344.68	396.26	829.51	484.34	585.35	651.93	729.39	1082.41
50	100.28	103.84	120.91	130.91	219.13	253.46	301.87	352.04	409.26	826.05	498.34	571.78	655.83	705.81	1203.80
51	107.87	106.60	132.83	141.84	238.45	265.59	306.41	377.88	429.36	849.37	499.16	572.97	661.83	712.43	1254.38
52	110.66	112.15	133.70	145.78	259.21	273.33	326.40	377.17	443.90	886.21	508.98	589.26	659.71	725.55	1284.73
53	110.70	116.94	139.20	155.55	296.04	293.77	339.74	391.13	444.78	911.89	498.43	587.90	658.39	723.33	1335.31
54	116.02	123.97	147.37	157.39	324.21	292.32	339.72	404.69	452.73	957.25	496.65	586.61	657.13	707.24	1396.00
55	118.59	134.75	156.55	172.24	341.86	314.40	365.40	419.13	471.60	980.97	487.26	592.71	655.34	719.30	1416.24
56	127.74	139.97	160.98	178.32	378.19	326.71	364.96	429.27	478.05	1016.62	500.92	590.71	659.88	709.85	1492.31
57	132.26	145.41	179.00	186.41	392.09	326.58	383.63	441.82	487.69	1029.66	491.31	581.10	669.81	706.98	1485.84
58	133.08	152.76	187.13	202.66	399.40	322.59	381.96	451.19	503.54	1049.02	482.07	585.56	660.56	722.30	1479.20
59	143.31	166.31	196.77	208.77	426.13	344.49	416.36	453.62	507.53	1054.03	493.45	589.09	657.47	713.08	1489.64
60	148.02	174.45	210.90	227.61	447.19	345.53	415.22	469.41	525.15	1082.46	503.15	592.25	660.13	715.24	1490.87
61	157.07	187.76	222.48	241.84	476.91	344.60	430.25	478.17	537.51	1112.82	502.56	607.13	671.72	727.74	1475.94
62	170.07	199.20	236.10	254.64	532.01	357.77	452.36	509.34	542.99	1126.96	502.16	622.16	697.16	729.53	1483.66
63	185.57	216.91	255.30	276.47	560.07	373.53	464.09	520.32	570.48	1119.26	502.88	639.01	705.41	741.43	1476.35
64	196.04	234.53	269.53	299.64	635.20	373.25	483.53	551.45	579.94	1133.81	503.91	651.66	731.12	745.70	1488.44
65	214.77	248.07	279.30	321.12	656.92	397.95	501.67	556.42	599.46	1125.53	508.29	672.98	734.48	759.90	1474.17
66	233.97	277.41	310.07	354.09	696.68	428.24	558.33	610.18	655.07	1233.53	545.20	717.21	778.92	822.22	1571.17
67	262.63	306.31	347.73	387.63	736.60	467.95	607.70	678.70	717.92	1349.42	583.10	754.69	837.00	892.24	1657.59
68	288.36	339.15	378.50	423.16	788.65	513.96	669.50	733.82	803.23	1465.31	618.47	795.03	886.15	955.10	1779.27
69	315.74	367.75	420.37	463.56	803.61	563.39	729.67	815.34	883.54	1574.62	665.27	829.50	943.64	1026.46	1860.10
70	340.54	402.61	458.37	510.45	833.94	603.44	803.56	866.16	985.78	1708.85	701.98	870.11	994.88	1109.66	1924.66
71	367.73	437.17	485.23	553.62	855.88	632.52	824.82	941.81	1070.64	1727.44	714.00	910.02	1057.14	1179.39	1920.22
72	406.86	471.21	523.96	609.89	889.69	651.03	848.16	972.76	1109.02	1737.99	730.33	923.56	1090.10	1237.72	1915.41
73	440.77	516.66	569.68	672.00	931.19	665.11	871.54	1004.66	1137.68	1755.45	741.83	948.65	1113.18	1260.20	1917.83
74	493.73	563.21	619.65	756.09	974.47	684.13	883.30	1026.19	1168.18	1755.82	751.47	958.42	1129.46	1277.90	1911.28
75	509.83	629.82	682.02	832.92	1034.27	699.53	905.32	1049.30	1194.54	1758.73	764.17	972.23	1141.19	1295.33	1918.08
76	523.33	658.90	767.36	859.56	1184.20	705.00	913.62	1068.34	1214.77	1756.33	763.86	976.15	1152.40	1306.96	1912.89
77	550.16	694.67	811.30	910.17	1242.29	732.70	948.99	1113.00	1267.65	1788.93	782.36	1003.98	1189.05	1351.31	1923.95
78	581.63	737.85	862.83	970.98	1313.56	764.29	991.31	1168.06	1333.90	1837.13	810.99	1045.49	1235.36	1410.81	1935.40
79	607.85	771.15	904.97	1020.64	1370.46	787.03	1019.18	1208.90	1383.54	1845.00	828.39	1070.54	1270.13	1451.58	1932.01
80	627.62	795.69	936.11	1053.12	1399.90	804.20	1033.97	1233.96	1406.29	1844.55	840.37	1082.90	1289.27	1472.24	1931.78
81	678.68	863.77	1014.82	1144.60	1521.17	859.52	1110.56	1321.19	1510.53	1980.71	895.68	1161.62	1380.76	1574.36	2065.81
82	731.86	929.72	1093.54	1231.83	1638.18	914.83	1182.90	1406.29	1606.27	2108.37	955.25	1231.83	1465.86	1672.23	2197.72
83	787.18	997.80	1172.26	1319.06	1757.33	974.40	1255.23	1491.39	1697.76	2233.89	1014.82	1306.29	1550.96	1765.84	2325.37
84	842.50	1070.14	1257.36	1419.05	1889.23	1031.84	1329.70	1580.74	1806.26	2374.30	1074.39	1380.76	1644.57	1876.47	2467.91
85	908.45	1153.11	1355.23	1527.55	2031.77	1099.92	1414.80	1680.74	1919.02	2521.10	1140.35	1470.11	1746.69	1987.10	2616.84
86	978.66	1242.47	1459.47	1644.57	2191.34	1170.13	1504.15	1784.98	2036.03	2680.67	1210.55	1559.47	1850.94	2104.11	2776.40
87	1053.12	1338.21	1572.23	1772.22	2357.28	1244.59	1599.89	1897.74	2163.68	2846.61	1285.02	1655.20	1963.69	2231.76	2942.35
88	1136.09	1440.33	1691.37	1908.38	2536.00	1327.57	1702.01	2016.88	2299.84	3025.32	1367.99	1757.33	2082.83	2367.92	3121.06
89	1221.19	1550.96	1823.28	2053.05	2731.73	1412.67	1812.64	2148.79	2444.51	3221.05	1453.09	1867.96	2214.74	2512.59	3316.79
90	1316.93	1674.35	1963.69	2214.74	2946.61	1508.41	1936.04	2289.20	2606.20	3435.93	1548.83	1991.35	2355.16	2674.28	3531.67
91	1419.05	1802.00	2114.75	2387.07	3176.38	1610.53	2063.69	2440.26	2778.53	3665.70	1650.95	2119.00	2506.21	2846.61	3761.44
92	1527.55	1940.29	2276.44	2567.91	3416.79	1719.03	2201.98	2601.95	2959.37	3906.11	1759.45	2257.29	2667.90	3027.45	4001.85
93	1642.44	2089.22	2453.02	2765.77	3678.47	1833.92	2350.90	2778.53	3157.23	4167.80	1874.34	2406.22	2844.48	3225.31	4263.54
94	1772.22	2248.78	2642.37	2976.39	3959.30	1963.69	2510.47	2967.88	3367.85	4448.63	2004.12	2565.78	3033.83	3435.93	4544.37
95	1908.38	2425.36	2848.74	3210.42	4272.05	2099.86	2687.05	3174.25	3601.88	4761.37	2140.28	2742.36	3240.20	3669.96	4857.11

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

Appendix B1

Union Security Insurance Company

6072-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	35.30	39.06	44.79	48.54	71.83	120.09	138.00	162.74	174.88	349.41	390.75	485.79	540.08	588.74	880.09
30	39.26	41.10	47.53	51.27	88.88	125.75	144.25	164.87	177.38	361.85	396.34	491.26	547.81	596.20	880.09
31	41.46	42.12	49.21	52.95	90.16	134.54	153.20	173.44	186.64	381.26	398.49	492.52	549.10	598.28	880.09
32	43.57	43.85	51.73	55.05	95.71	135.01	153.20	182.12	195.40	387.35	399.78	494.63	551.26	599.52	880.09
33	44.81	45.84	54.91	58.34	98.28	141.13	162.66	190.30	204.29	400.68	400.65	495.89	552.55	601.60	880.09
34	46.84	48.96	58.39	62.20	102.96	141.62	171.18	197.14	212.69	417.21	401.94	496.62	553.88	602.85	880.09
35	48.84	51.21	62.90	67.30	107.32	146.57	177.96	197.14	221.25	418.30	404.10	496.62	553.88	602.93	880.09
36	50.81	55.48	66.36	71.68	111.69	156.00	182.18	197.80	226.66	433.40	404.64	496.62	553.88	602.93	880.09
37	52.76	58.77	70.56	77.17	125.71	160.51	191.65	210.43	231.21	445.66	404.64	496.62	553.88	602.93	880.09
38	55.86	60.78	75.90	81.70	125.71	160.51	196.32	214.75	235.93	460.39	404.64	496.62	553.88	602.93	880.09
39	57.79	63.96	79.14	86.97	126.38	164.79	200.45	218.57	248.70	481.35	404.64	496.62	553.88	602.93	880.09
40	60.97	66.18	76.83	88.54	129.32	168.09	204.03	217.16	252.22	500.89	414.72	506.55	544.49	603.46	930.67
41	64.90	70.06	82.01	92.74	135.72	173.72	209.97	224.33	260.32	522.64	420.63	512.64	554.11	614.07	930.67
42	64.90	73.28	86.77	97.76	152.14	176.52	215.26	231.52	276.47	545.89	426.59	517.48	563.83	623.94	930.67
43	68.71	76.95	87.68	100.63	154.05	182.15	221.06	246.48	284.02	569.68	432.60	523.64	573.62	633.48	930.67
44	73.38	77.79	92.67	106.64	157.11	193.42	232.31	259.54	297.93	597.83	434.99	526.21	583.29	644.36	930.67
45	76.99	84.36	93.42	104.25	169.83	204.73	236.73	266.23	308.04	634.64	438.14	526.21	574.46	653.84	1001.48
46	77.98	85.25	99.33	107.30	171.61	205.66	250.50	281.48	316.21	676.75	444.21	532.41	584.20	658.23	1001.48
47	82.98	90.08	100.35	108.54	174.43	213.66	256.03	290.00	332.86	706.99	450.32	538.14	596.15	658.23	1001.48
48	87.19	93.22	105.11	114.85	191.64	219.29	261.51	305.39	349.59	747.07	454.06	538.14	596.83	658.23	1001.48
49	91.15	97.51	110.68	118.44	203.91	232.51	274.76	313.34	357.91	768.81	454.06	538.14	596.83	658.23	1001.48
50	92.56	94.40	111.11	121.55	203.48	234.91	278.65	328.17	373.15	761.80	443.97	529.73	606.02	650.30	1102.64
51	96.31	97.19	116.23	132.17	214.20	240.88	278.04	341.89	387.62	776.31	446.62	532.04	598.04	665.97	1132.99
52	95.40	102.54	117.40	129.94	233.71	242.27	297.26	336.55	390.63	803.98	457.22	525.56	590.67	650.75	1173.45
53	99.25	107.20	129.25	142.31	267.85	261.84	310.46	356.10	403.81	829.82	456.90	526.01	606.02	650.99	1213.92
54	108.29	113.92	137.09	144.27	289.82	267.44	310.93	369.50	417.91	856.97	456.60	526.44	606.02	644.22	1254.38
55	110.94	117.90	142.63	155.36	316.35	282.32	330.04	383.71	431.34	890.14	448.59	526.85	598.97	658.23	1294.85
56	116.13	126.31	147.28	161.49	346.67	295.30	336.45	384.09	433.06	936.36	448.59	541.48	599.28	651.77	1351.14
57	120.93	135.50	161.79	173.33	356.44	296.89	350.27	409.10	450.17	944.57	448.59	541.48	599.64	652.13	1361.23
58	122.29	139.76	170.12	183.05	360.91	294.78	350.56	414.47	462.01	944.12	448.59	535.19	593.90	652.40	1352.15
59	129.33	150.32	176.76	186.63	383.04	311.68	370.10	409.24	449.53	947.87	455.00	535.53	600.30	641.77	1344.10
60	134.56	158.59	187.83	202.32	400.61	314.59	371.26	421.99	464.74	966.22	448.59	535.84	595.19	647.86	1336.92
61	143.70	168.66	202.85	216.71	430.15	315.48	387.70	437.19	484.21	1007.84	451.16	546.96	614.44	658.43	1345.93
62	153.40	180.23	213.46	232.64	483.20	325.24	410.39	460.19	496.33	1020.89	458.97	568.99	631.49	663.64	1346.82
63	171.82	200.73	235.66	251.05	512.20	337.52	432.55	481.93	516.74	1015.29	466.96	592.63	651.90	669.53	1347.68
64	179.14	212.04	244.16	270.95	570.18	343.56	432.18	501.31	529.00	1024.46	460.30	592.42	661.26	677.52	1342.14
65	194.32	228.99	260.68	289.64	598.96	360.25	455.69	512.70	546.68	1018.84	462.50	610.93	676.61	683.10	1337.45
66	216.77	251.60	281.88	322.19	631.22	394.65	511.08	549.97	594.49	1119.92	499.39	646.43	712.91	744.50	1424.06
67	237.78	283.01	315.53	349.19	667.97	425.01	559.26	620.40	648.44	1222.74	523.41	693.75	766.14	801.36	1505.31
68	263.13	305.57	346.15	387.63	716.95	474.08	606.60	670.92	734.61	1326.55	563.49	721.50	807.57	875.86	1621.24
69	287.03	337.66	381.27	421.71	732.83	506.17	666.61	738.50	805.82	1442.02	606.03	758.15	861.77	939.19	1695.14
70	309.26	366.60	416.70	462.89	760.24	543.10	735.85	791.56	890.91	1551.53	635.75	796.89	903.30	1007.29	1752.62
71	333.99	395.98	439.74	506.97	777.42	571.31	749.46	852.88	977.01	1569.05	648.34	828.40	956.27	1079.78	1749.21
72	370.18	431.18	476.86	557.79	812.76	590.47	770.70	889.49	1010.61	1584.91	665.66	851.64	991.69	1127.95	1750.98
73	401.88	468.59	521.02	611.46	849.95	609.10	792.96	913.65	1036.17	1600.31	675.03	861.14	1015.16	1141.18	1748.61
74	451.78	516.03	563.83	689.55	889.61	626.04	811.06	932.61	1064.92	1601.22	689.93	877.75	1026.19	1168.18	1743.17
75	462.40	574.42	619.53	755.85	938.00	634.32	827.12	957.41	1081.91	1596.44	692.81	886.28	1037.45	1176.76	1742.20
76	477.23	599.25	696.86	783.63	1075.53	645.34	834.05	970.73	1106.31	1598.82	695.91	889.38	1046.65	1193.07	1741.73
77	499.45	631.29	735.24	831.58	1128.41	666.78	862.02	1011.58	1156.10	1628.52	713.78	912.71	1077.50	1232.16	1748.55
78	531.16	668.15	785.92	882.05	1194.15	694.59	899.43	1064.71	1208.92	1670.80	738.79	946.95	1124.80	1278.62	1757.41
79	553.42	700.84	825.59	927.65	1247.12	716.72	925.91	1102.30	1256.53	1681.25	753.50	973.01	1156.73	1320.03	1759.71
80	568.05	723.35	848.88	959.51	1276.51	727.61	940.36	1121.20	1282.89	1680.74	759.52	985.04	1172.26	1338.21	1761.58
81	616.98	787.18	921.21	1042.48	1385.01	780.80	1012.70	1199.92	1374.37	1804.13	812.71	1057.37	1250.98	1433.94	1882.85
82	663.78	844.62	991.42	1121.20	1491.39	829.73	1074.39	1276.51	1461.60	1919.02	868.03	1119.07	1331.82	1521.17	1999.86
83	714.84	908.45	1068.01	1199.92	1597.76	885.05	1140.35	1357.35	1546.70	2033.90	921.21	1189.28	1412.67	1606.27	2114.75
84	768.03	976.53	1144.60	1291.40	1716.90	940.36	1212.68	1440.33	1642.44	2159.43	976.53	1261.62	1495.64	1706.27	2240.27
85	825.47	1050.99	1233.96	1389.27	1848.81	1002.06	1289.27	1531.81	1742.43	2293.46	1038.23	1338.21	1587.12	1808.39	2380.69
86	891.43	1131.84	1329.70	1497.77	1993.48	1068.01	1370.12	1627.55	1850.94	2438.13	1104.18	1419.05	1682.86	1916.89	2525.36
87	959.51	1216.94	1429.69	1612.65	2144.53	1136.09	1455.22	1727.54	1965.82	2589.18	1172.26	1504.15	1782.86	2031.77	2676.41
88	1031.84	1310.55	1540.32	1733.92	2310.48	1208.43	1548.83	1838.17	2087.09	2755.13	1244.59	1597.76	1893.49	2153.04	2842.36
89	1108.43	1412.67	1657.33	1867.96	2487.06	1285.02	1650.95	1955.18	2221.12	2931.71	1321.19	1699.88	2010.50	2287.08	3018.94
90	1197.79	1521.17	1784.98	2014.75	2682.79	1374.37	1759.45	2082.83	2367.92	3127.44	1410.54	1808.39	2138.15	2433.87	3214.67
91	1291.40	1640.31	1925.40	2172.19	2887.03	1467.98	1878.59	2223.25	2525.36	3331.68	1504.15	1927.53	2278.57	2591.31	3418.91
92	1389.27	1767.96	2074.32	2338.14	3110.42	1565.85	2006.24	2372.18	2691.30	3555.07	1602.02	2055.18	2427.49	2757.26	3642.30
93	1495.64	1899.87	2231.76	2516.85	3348.71	1672.23	2138.15	2529.61	2870.01	3793.36	1708.39	2187.08	2584.93	2935.97	3880.58
94	1612.65	2048.79	2404.09	2710.45	3604.01	1789.24	2287.08	2701.94	3063.62	4048.66	1825.41	2336.01	2757.26	3129.57	4135.88
95	1736.05	2206.23	2593.44	2923.20	3886.97	1912.63	2444.51	2891.29	3276.37	4331.62	1948.80	2493.44	2946.61	3342.32	4418.84

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

Appendix B1

Union Security Insurance Company

6072-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	33.44	35.81	39.99	45.41	68.33	112.08	127.10	144.66	164.39	333.28	371.21	456.64	494.31	570.63	839.63
30	37.19	37.67	42.43	47.96	84.54	117.37	132.86	146.55	166.74	345.15	376.52	461.78	501.39	577.86	839.63
31	39.28	38.61	43.94	49.54	85.76	125.57	141.11	154.17	175.44	363.66	378.57	462.97	502.57	579.87	839.63
32	41.28	40.19	46.19	51.50	91.04	126.01	141.11	161.89	183.68	369.47	379.79	464.95	504.54	581.08	839.63
33	42.45	42.02	49.03	54.58	93.48	131.72	149.82	169.16	192.03	382.18	380.61	466.14	505.72	583.09	839.63
34	44.38	44.88	52.13	58.19	97.94	132.18	157.67	175.24	199.93	397.96	381.85	466.82	506.94	584.30	839.63
35	46.27	46.94	56.16	62.95	102.09	136.80	163.91	175.24	207.97	398.99	383.90	466.82	506.94	584.38	839.63
36	48.13	50.86	59.25	67.06	106.24	145.60	167.80	175.82	213.07	413.40	384.41	466.82	506.94	584.38	839.63
37	49.98	53.87	63.00	72.19	119.57	149.81	176.52	187.04	217.34	425.09	384.41	466.82	506.94	584.38	839.63
38	52.92	55.72	67.76	76.43	119.57	149.81	180.82	190.89	221.78	439.14	384.41	466.82	506.94	584.38	839.63
39	54.74	58.63	70.66	81.36	120.21	153.81	184.62	194.28	233.78	459.14	384.41	466.82	506.94	584.38	839.63
40	55.16	60.89	74.18	80.49	120.50	157.58	188.73	207.92	233.19	472.26	385.79	478.41	518.14	568.48	890.21
41	58.72	64.46	79.18	84.31	126.47	162.86	194.22	214.78	240.67	492.77	391.29	484.16	527.30	578.47	890.21
42	58.72	67.41	83.78	88.88	141.76	165.49	199.11	221.67	255.60	514.69	396.83	488.73	536.54	587.77	890.21
43	62.16	70.79	84.65	91.49	143.54	170.76	204.48	235.99	262.58	537.13	402.42	494.55	545.87	596.76	890.21
44	66.39	71.57	89.48	96.94	146.40	181.33	214.88	248.49	275.45	563.67	404.64	496.98	555.07	607.01	890.21
45	69.99	75.32	87.39	98.12	155.38	186.66	220.21	250.26	291.54	576.18	408.94	498.51	547.94	609.66	940.79
46	70.89	76.11	92.92	100.99	157.01	187.52	233.03	264.60	299.27	614.42	414.59	504.39	557.24	613.75	940.79
47	75.43	80.43	93.87	102.15	159.59	194.80	238.17	272.60	315.02	641.87	420.30	509.82	568.63	613.75	940.79
48	79.27	83.23	98.33	108.09	175.33	199.94	243.27	287.07	330.86	678.26	423.79	509.82	569.29	613.75	940.79
49	82.87	87.06	103.54	111.47	186.55	211.99	255.59	294.54	338.74	698.00	423.79	509.82	569.29	613.75	940.79
50	84.85	91.25	104.57	109.09	183.92	216.37	267.04	310.27	343.05	706.73	416.79	512.92	564.51	610.64	1031.83
51	84.75	90.92	109.58	116.05	202.08	216.18	266.69	323.89	351.84	739.77	411.59	507.48	574.12	611.76	1082.41
52	87.76	96.13	110.88	123.60	220.96	229.85	279.78	324.95	372.87	767.44	414.08	509.63	567.66	620.83	1122.87
53	91.62	100.70	116.00	132.38	249.05	242.68	292.88	332.75	380.40	784.23	415.36	502.81	568.61	622.06	1153.22
54	96.68	107.22	123.38	134.44	270.17	248.78	299.42	340.18	388.89	811.38	424.56	503.88	562.21	616.21	1193.69
55	99.46	111.17	128.72	141.85	290.84	263.07	312.36	354.19	402.58	826.56	425.39	504.90	563.74	610.73	1224.03
56	108.39	116.07	140.43	151.40	309.90	270.17	313.64	367.14	416.19	847.18	426.16	499.29	572.35	619.51	1260.39
57	109.59	122.28	148.02	156.98	330.98	273.14	328.03	376.37	418.02	885.00	420.11	508.47	567.74	615.56	1274.95
58	115.10	133.26	156.51	169.98	332.03	278.09	334.87	388.24	436.06	887.63	421.81	516.30	563.60	617.45	1279.55
59	118.85	137.52	166.75	177.14	359.10	289.81	344.40	389.52	435.03	902.37	422.96	505.78	571.71	614.35	1275.61
60	121.11	145.91	174.65	186.51	372.66	288.80	351.72	398.29	436.85	915.37	418.28	507.64	568.14	606.40	1272.10
61	133.67	159.12	186.49	204.15	402.10	300.92	373.52	414.42	461.99	951.85	422.60	525.09	577.99	628.73	1269.46
62	140.06	167.58	200.52	216.92	444.16	297.36	387.07	433.38	466.63	954.60	421.17	531.76	596.13	630.69	1267.60
63	154.64	184.54	216.02	235.16	473.90	310.52	405.52	447.81	487.80	960.24	431.04	556.55	608.11	638.08	1273.19
64	162.24	199.19	228.30	251.83	535.16	313.87	410.78	472.07	493.73	972.66	431.23	567.74	628.67	643.43	1278.53
65	180.68	213.09	242.06	270.75	560.32	339.31	430.60	484.88	516.51	970.84	435.02	582.29	641.00	650.76	1272.06
66	196.12	235.47	266.22	299.86	593.82	361.07	485.31	529.89	560.41	1065.82	462.73	618.12	677.71	707.68	1353.44
67	220.04	259.70	289.78	326.77	622.22	399.26	524.03	574.60	613.71	1151.14	495.86	651.57	717.43	768.32	1435.02
68	241.50	288.78	320.27	358.56	667.66	438.63	579.64	633.18	686.18	1259.94	522.26	689.33	763.92	825.81	1533.45
69	265.51	317.60	355.20	392.74	682.86	475.36	635.08	695.81	760.83	1364.67	565.02	722.47	810.07	885.17	1615.50
70	288.42	343.69	387.85	428.01	705.94	512.93	690.70	745.97	837.29	1464.73	600.43	762.43	857.51	949.96	1661.23
71	307.00	370.64	409.42	472.75	720.36	534.58	711.78	808.42	924.09	1479.95	603.20	787.59	907.85	1024.00	1646.60
72	340.16	403.46	447.42	517.95	759.25	548.83	735.84	847.85	953.84	1499.36	620.02	810.00	942.48	1063.60	1657.65
73	375.95	438.56	483.80	575.13	790.58	570.59	753.67	864.64	980.16	1510.50	639.87	819.13	959.15	1092.17	1651.91
74	413.06	486.54	530.33	641.16	831.08	580.86	771.65	887.43	1003.60	1516.56	638.10	839.02	974.56	1103.64	1651.81
75	426.83	536.51	578.77	711.39	880.23	589.86	782.00	901.10	1031.52	1516.95	648.21	841.81	987.06	1123.41	1652.60
76	439.27	566.71	653.48	734.83	1008.66	599.25	795.64	919.21	1049.36	1512.64	649.69	851.42	992.42	1130.71	1654.64
77	463.96	593.26	689.60	778.34	1055.94	623.68	821.10	958.34	1092.71	1538.80	665.51	869.61	1024.26	1168.77	1660.85
78	490.30	632.10	737.85	829.18	1118.60	648.92	855.91	1007.03	1151.24	1582.60	690.66	906.09	1069.52	1218.53	1669.66
79	514.86	664.55	773.42	870.95	1169.46	671.36	887.23	1043.33	1190.75	1591.31	708.10	932.19	1097.76	1254.26	1672.42
80	527.62	682.93	797.82	897.81	1195.66	680.80	897.81	1061.63	1210.55	1591.38	714.84	942.49	1110.56	1270.13	1667.97
81	570.17	742.50	865.90	976.53	1299.91	727.61	961.64	1138.22	1302.04	1706.27	761.65	1006.31	1191.41	1357.35	1784.98
82	614.85	797.82	931.85	1050.99	1399.90	776.54	1025.46	1210.55	1382.88	1819.02	808.45	1070.14	1263.74	1442.45	1897.74
83	659.53	857.39	1002.06	1127.58	1499.90	825.47	1089.29	1287.15	1467.98	1925.40	859.52	1133.96	1342.46	1525.43	2008.37
84	708.46	919.09	1074.39	1210.55	1612.65	874.41	1150.98	1361.61	1553.08	2042.41	912.70	1199.92	1416.92	1614.78	2125.39
85	763.78	989.29	1155.24	1304.17	1733.92	931.85	1223.32	1444.58	1650.95	2170.06	970.15	1274.38	1502.02	1714.78	2253.04
86	823.35	1068.01	1244.59	1404.16	1870.08	991.42	1302.04	1533.94	1750.94	2306.22	1029.72	1353.10	1591.38	1814.77	2389.20
87	887.17	1148.86	1340.33	1512.66	2010.50	1055.25	1382.88	1629.67	1859.45	2446.64	1093.54	1433.94	1687.12	1923.27	2529.61
88	955.25	1238.21	1444.58	1627.55	2167.94	1123.33	1472.24	1733.92	1974.33	2604.08	1161.62	1523.30	1791.37	2038.16	2687.05
89	1027.59	1331.82	1557.34	1753.07	2331.75	1195.66	1565.85	1846.68	2099.86	2767.89	1233.96	1616.91	1904.12	2163.68	2850.87
90	1106.31	1436.07	1678.61	1891.36	2512.59	1274.38	1670.10	1967.95	2238.14	2948.73	1312.68	1721.16	2025.39	2301.97	3031.71
91	1193.53	1546.70	1806.26	2036.03	2710.45	1361.61	1780.73	2095.60	2382.81	3146.59	1399.90	1831.79	2153.04	2446.64	3229.56
92	1285.02	1663.71	1944.55	2193.47	2918.95	1453.09	1897.74	2233.89	2540.25	3355.09	1491.39	1948.80	2291.33	2604.08	3438.06
93	1385.01	1793.49	2091.35	2359.41	3138.08	1553.08	2027.52	2380.69	2706.20	3574.22	1591.38	2078.58	2438.13	2770.02	3657.19
94	1491.39	1931.78	2253.04	2540.25	3382.75	1659.46	2165.81	2542.38	2887.03	3818.89	1697.76	2216.87	2599.82	2950.86	3901.86
95	1608.40	2082.83	2431.75	2738.11	3646.56	1776.47	2316.86	2721.09	3084.89	4082.70	1814.77	2367.92	2778.53	3148.72	4165.67

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

Appendix B1

Union Security Insurance Company

6072-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	44.59	48.83	52.78	56.37	87.60	148.11	170.68	188.06	199.36	424.67	488.43	612.09	640.77	706.49	1072.29
30	49.59	51.37	56.01	59.54	108.39	155.10	178.42	190.51	202.22	439.79	495.42	618.98	649.95	715.44	1072.29
31	52.37	52.65	58.00	61.49	109.96	165.93	189.49	200.42	212.77	463.38	498.11	620.57	651.48	717.93	1072.29
32	55.04	54.81	60.96	63.93	116.72	166.51	189.49	210.45	222.76	470.78	499.73	623.23	654.03	719.43	1072.29
33	56.60	57.29	64.72	67.75	119.85	174.06	201.19	219.90	232.89	486.98	500.81	624.82	655.57	721.92	1072.29
34	59.17	61.20	68.81	72.23	125.56	174.67	211.73	227.81	242.46	507.07	502.43	625.74	657.14	723.42	1072.29
35	61.69	64.01	74.13	78.15	130.88	180.77	220.11	227.81	252.22	508.39	505.13	625.74	657.14	723.52	1072.29
36	64.18	69.35	78.21	83.24	136.21	192.40	225.33	228.57	258.40	526.75	505.80	625.74	657.14	723.52	1072.29
37	66.64	73.46	83.16	89.62	153.30	197.96	237.04	243.16	263.58	541.64	505.80	625.74	657.14	723.52	1072.29
38	70.56	75.98	89.45	94.87	153.30	197.96	242.82	248.16	268.96	559.55	505.80	625.74	657.14	723.52	1072.29
39	72.99	79.95	93.27	100.99	154.12	203.24	247.92	252.57	283.52	585.03	505.80	625.74	657.14	723.52	1072.29
40	72.58	82.06	92.73	107.32	155.77	199.61	249.94	254.12	299.81	593.91	511.17	619.12	658.66	743.40	1153.22
41	77.26	86.88	98.98	112.41	163.48	206.29	257.22	262.51	309.43	619.70	518.45	626.56	670.30	756.46	1153.22
42	77.26	90.86	104.72	118.50	183.25	209.62	263.69	270.93	328.63	647.27	525.80	632.47	682.05	768.62	1153.22
43	81.79	95.41	105.81	121.98	185.56	216.30	270.79	288.43	337.60	675.48	533.20	640.01	693.90	780.37	1153.22
44	87.36	96.46	111.85	129.26	189.25	229.69	284.58	303.71	354.15	708.86	536.15	643.14	705.60	793.78	1153.22
45	97.98	99.42	111.50	128.78	202.35	252.90	286.28	308.83	363.05	734.84	564.72	636.99	707.02	786.38	1213.92
46	99.25	100.47	118.56	132.54	204.48	254.05	302.93	326.52	372.68	783.60	572.53	644.49	719.01	791.65	1213.92
47	105.61	106.17	119.77	134.08	207.84	263.93	309.62	336.40	392.29	818.62	580.41	651.44	733.72	791.65	1213.92
48	110.97	109.86	125.46	141.87	228.34	270.89	316.25	354.26	412.01	865.03	585.24	651.44	734.57	791.65	1213.92
49	116.01	114.92	132.10	146.31	242.95	287.21	332.27	363.48	421.83	890.21	585.24	651.44	734.57	791.65	1213.92
50	115.71	113.28	137.25	143.37	246.53	290.55	325.09	387.84	433.33	899.47	570.82	647.45	738.84	785.11	1345.43
51	119.43	122.27	142.79	151.51	262.70	296.47	340.46	401.87	447.25	922.43	569.22	663.00	725.63	789.87	1396.00
52	122.11	128.17	146.75	158.46	284.70	310.60	361.38	406.18	467.57	950.16	569.36	660.93	728.75	792.86	1436.47
53	125.97	133.19	152.45	172.10	324.24	325.70	369.03	420.32	479.89	984.85	564.89	657.52	733.21	788.43	1476.93
54	135.36	140.73	164.51	173.78	358.60	335.85	374.27	434.02	487.56	1030.18	568.75	654.29	737.44	784.27	1537.63
55	137.72	148.22	173.94	185.75	382.68	352.90	394.87	460.45	494.60	1053.64	564.60	658.56	732.86	787.16	1578.09
56	150.97	157.04	181.54	195.14	414.96	370.69	399.18	463.16	511.80	1087.96	583.17	661.03	733.95	780.84	1643.55
57	154.94	165.24	192.77	206.03	432.82	368.14	422.55	474.55	519.84	1106.25	576.76	660.35	727.22	780.12	1648.81
58	154.66	172.26	207.55	219.01	437.90	361.52	423.81	487.92	534.69	1121.65	562.41	661.11	739.34	786.38	1642.55
59	160.79	182.30	216.78	230.91	469.22	377.30	447.20	488.13	541.37	1137.44	570.35	660.49	731.79	784.39	1643.74
60	168.20	196.66	230.67	246.58	493.78	381.63	454.30	502.60	557.68	1169.64	569.83	665.57	730.47	787.80	1652.92
61	180.46	210.03	248.65	263.83	528.34	388.28	468.08	528.27	573.05	1203.81	571.09	678.24	749.82	797.05	1644.18
62	193.41	227.66	261.97	282.94	595.46	404.23	503.66	549.55	585.41	1233.02	572.36	712.56	772.94	804.84	1656.52
63	219.93	249.29	288.03	311.43	631.87	427.53	522.67	567.23	620.09	1223.24	590.11	731.77	797.85	826.81	1659.20
64	229.84	269.87	304.41	337.89	715.22	428.38	539.15	601.58	634.80	1248.92	591.12	750.40	814.94	835.18	1672.91
65	252.27	289.42	319.65	358.90	748.70	452.41	564.38	616.03	652.24	1242.88	595.29	777.98	832.41	844.78	1664.38
66	275.26	319.34	350.79	395.56	785.52	487.02	627.04	670.40	711.87	1357.97	636.83	821.01	880.14	916.31	1765.36
67	308.76	356.26	392.81	432.48	837.25	540.93	691.37	749.48	779.68	1487.12	684.11	871.88	947.72	991.37	1886.03
68	342.43	389.51	427.02	471.62	887.23	598.14	754.88	813.50	871.85	1604.07	733.00	914.51	999.65	1067.71	2007.53
69	369.56	424.58	472.51	518.28	903.55	642.62	819.75	896.44	965.35	1740.37	779.19	954.37	1064.29	1155.29	2104.70
70	396.14	461.52	516.07	564.34	934.79	685.34	902.88	957.33	1064.14	1882.45	821.18	1003.65	1123.93	1232.50	2171.96
71	431.83	497.35	542.85	618.93	962.86	726.38	929.50	1034.77	1168.34	1910.58	841.20	1044.68	1194.33	1322.83	2169.41
72	476.90	538.97	588.71	680.38	1003.41	749.44	956.60	1078.74	1211.22	1922.60	859.66	1063.60	1230.15	1381.55	2168.72
73	518.55	588.75	638.39	753.73	1049.94	773.62	978.70	1109.68	1249.70	1943.24	871.91	1085.17	1253.20	1410.73	2167.63
74	577.64	648.73	700.60	840.77	1100.31	787.39	1004.79	1139.14	1277.90	1947.23	884.28	1103.64	1274.67	1429.57	2167.09
75	592.83	717.30	768.97	930.74	1166.31	800.32	1016.60	1164.90	1313.11	1954.15	889.06	1111.55	1292.36	1452.42	2170.29
76	612.81	753.81	867.69	962.59	1337.45	816.17	1034.34	1190.36	1339.50	1955.44	894.35	1119.86	1306.96	1466.94	2168.15
77	643.97	798.62	917.78	1021.73	1405.34	844.25	1076.89	1242.30	1402.02	1995.55	919.53	1158.63	1346.24	1518.64	2184.32
78	684.97	848.41	978.19	1088.75	1491.46	889.26	1124.29	1305.06	1473.30	2058.89	955.38	1201.71	1403.60	1583.85	2201.15
79	716.72	891.36	1029.72	1147.66	1555.47	916.31	1164.78	1356.32	1530.97	2071.01	980.45	1238.38	1449.31	1635.30	2200.79
80	738.25	916.96	1061.63	1185.02	1593.51	931.85	1178.64	1382.88	1561.59	2076.45	991.42	1250.98	1465.86	1659.46	2201.98
81	799.94	997.80	1153.11	1287.15	1729.67	1002.06	1270.13	1482.88	1678.61	2225.38	1057.37	1342.46	1570.10	1774.35	2355.16
82	861.64	1072.27	1242.47	1385.01	1863.70	1068.01	1348.84	1582.87	1784.98	2372.18	1125.45	1423.31	1667.97	1882.85	2504.08
83	925.47	1150.98	1331.82	1487.13	1997.73	1136.09	1431.82	1676.48	1893.49	2514.72	1195.66	1508.41	1767.96	1995.61	2650.88
84	995.68	1236.08	1429.69	1595.63	2146.66	1208.43	1521.17	1778.60	2008.37	2670.03	1270.13	1602.02	1872.21	2110.49	2808.32
85	1070.14	1331.82	1540.32	1716.90	2310.48	1285.02	1619.04	1893.49	2133.90	2840.23	1346.72	1702.01	1987.10	2238.14	2980.65
86	1153.11	1433.94	1659.46	1850.94	2489.19	1367.99	1721.16	2012.63	2267.93	3018.94	1429.69	1804.13	2106.24	2372.18	3159.36
87	1242.47	1544.57	1787.11	1991.35	2680.67	1457.35	1831.79	2140.28	2408.34	3210.42	1519.04	1914.76	2233.89	2512.59	3350.83
88	1336.08	1661.59	1923.27	2144.53	2884.91	1550.96	1948.80	2276.44	2561.53	3414.66	1612.65	2031.77	2370.05	2665.77	3555.07
89	1440.33	1791.37	2072.20	2310.48	3108.30	1655.20	2078.58	2425.36	2727.47	3638.05	1716.90	2161.55	2518.98	2831.72	3778.46
90	1550.96	1931.78	2231.76	2489.19	3348.71	1765.84	2219.00	2584.93	2906.18	3878.46	1827.53	2301.97	2678.54	3010.43	4018.87
91	1674.35	2080.71	2408.34	2684.92	3610.39	1889.23	2367.92	2761.51	3101.91	4140.14	1950.93	2450.89	2855.12	3206.16	4280.56
92	1799.88	2240.27	2591.31	2891.29	3886.97	2014.75	2527.49	2944.48	3308.28	4416.72	2076.45	2610.46	3038.09	3412.53	4557.13
93	1938.16	2410.47	2789.17	3110.42	4184.82	2153.04	2697.69	3142.34	3527.42	4714.57	2214.74	2780.66	3235.95	3631.66	4854.98
94	2087.09	2595.57	3001.92	3348.71	4506.07	2301.97	2882.78	3355.09	3765.70	5035.82	2363.67	2965.75	3448.70	3869.95	5176.24
95	2248.78	2799.81	3238.07	3610.39	4859.24	2463.66	3087.02	3591.24	4027.38	5388.99	2525.36	3169.99	3684.85	4131.63	5529.41

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

Appendix B1

Union Security Insurance Company

6072-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	39.02	42.32	47.99	51.68	77.08	128.09	145.26	169.97	181.88	370.91	429.82	534.37	585.85	634.03	961.02
30	43.39	44.52	50.92	54.58	95.38	134.14	151.84	172.19	184.48	384.12	435.97	540.38	594.24	642.06	961.02
31	45.82	45.63	52.73	56.37	96.76	143.51	161.27	181.15	194.10	404.72	438.34	541.77	595.64	644.30	961.02
32	48.16	47.50	55.42	58.61	102.72	144.01	161.27	190.22	203.22	411.18	439.76	544.09	597.97	645.64	961.02
33	49.53	49.66	58.83	62.10	105.47	150.54	171.23	198.76	212.46	425.33	440.71	545.48	599.38	647.88	961.02
34	51.77	53.04	62.56	66.21	110.49	151.06	180.19	205.91	221.20	442.89	442.14	546.28	600.82	649.22	961.02
35	53.98	55.47	67.39	71.64	115.18	156.34	187.33	205.91	230.10	444.04	444.51	546.28	600.82	649.31	961.02
36	56.15	60.11	71.10	76.31	119.86	166.40	191.77	206.59	235.73	460.07	445.10	546.28	600.82	649.31	961.02
37	58.31	63.67	75.60	82.15	134.90	171.21	201.73	219.78	240.46	473.08	445.10	546.28	600.82	649.31	961.02
38	61.74	65.85	81.32	86.97	134.90	171.21	206.66	224.30	245.37	488.72	445.10	546.28	600.82	649.31	961.02
39	63.87	69.29	84.79	92.58	135.62	175.78	211.00	228.28	258.65	510.97	445.10	546.28	600.82	649.31	961.02
40	66.78	74.12	82.13	93.91	138.13	183.85	219.33	226.40	261.74	522.35	462.95	553.46	579.62	655.94	1021.71
41	71.08	78.47	87.66	98.36	144.97	190.01	225.72	233.87	270.14	545.04	469.54	560.10	589.86	667.47	1021.71
42	71.08	82.07	92.75	103.69	162.51	193.07	231.40	241.37	286.90	569.28	476.20	565.39	600.20	678.20	1021.71
43	75.25	86.18	93.72	106.73	164.55	199.22	237.63	256.97	294.73	594.10	482.90	572.13	610.63	688.57	1021.71
44	80.37	87.12	99.06	113.10	167.83	211.56	249.73	270.58	309.18	623.45	485.57	574.93	620.93	700.40	1021.71
45	83.98	90.38	99.45	110.38	180.67	222.79	258.75	276.88	313.54	659.69	486.83	581.60	618.65	698.02	1072.29
46	85.07	91.34	105.74	113.61	182.57	223.81	273.81	292.74	321.86	703.46	493.56	588.45	629.14	702.70	1072.29
47	90.52	96.51	106.82	114.92	185.57	232.51	279.85	301.60	338.80	734.90	500.35	594.79	642.00	702.70	1072.29
48	95.12	99.87	111.89	121.60	203.87	238.64	285.84	317.61	355.83	776.56	504.52	594.79	642.74	702.70	1072.29
49	99.44	104.48	117.82	125.41	216.92	253.02	300.32	325.88	364.31	799.16	504.52	594.79	642.74	702.70	1072.29
50	100.28	103.84	120.91	127.79	215.22	247.28	296.07	346.07	391.20	798.51	498.34	580.19	655.83	697.88	1193.69
51	107.87	106.60	129.51	138.61	230.37	259.41	300.74	365.88	399.54	821.97	507.92	581.15	653.86	704.69	1234.15
52	110.66	112.15	130.44	139.45	250.71	273.33	320.58	359.76	408.38	840.53	517.60	589.26	644.37	703.11	1274.61
53	114.52	116.94	139.20	152.24	291.34	287.38	328.03	379.45	421.37	875.42	515.05	587.90	658.39	708.86	1315.08
54	119.89	123.97	147.37	154.11	314.39	298.54	333.97	392.96	435.32	902.55	504.66	586.61	657.13	700.24	1355.54
55	122.41	131.38	153.07	168.87	336.76	314.40	353.62	401.42	448.59	926.47	502.73	592.71	648.30	705.73	1406.12
56	131.61	143.38	160.98	174.95	367.68	326.71	364.96	406.68	461.18	972.03	508.40	597.74	653.15	696.95	1462.06
57	136.04	145.41	175.56	183.14	381.90	326.58	372.51	430.92	466.25	987.11	505.55	581.10	657.05	694.80	1457.09
58	140.28	152.76	183.73	192.86	384.97	328.15	371.49	435.45	477.59	992.54	502.15	585.56	654.50	699.00	1451.97
59	146.81	163.11	193.44	205.60	416.55	344.49	395.80	438.83	483.37	1008.53	506.26	589.09	651.75	702.11	1463.96
60	151.38	174.45	207.60	218.13	437.88	345.53	405.45	455.18	492.62	1031.60	515.27	592.25	654.71	699.69	1466.56
61	160.41	187.76	219.21	235.56	472.23	344.60	420.80	464.51	510.86	1077.83	513.98	612.60	666.51	712.89	1468.29
62	173.41	202.36	236.10	251.50	532.01	357.77	447.70	491.47	521.78	1093.81	512.96	632.80	692.11	720.12	1476.46
63	192.44	223.39	255.30	276.47	564.86	378.03	464.09	507.52	549.81	1094.80	518.27	649.31	705.41	732.44	1483.13
64	206.18	240.96	269.53	299.64	635.20	381.73	479.25	534.74	564.27	1105.04	523.29	671.41	721.80	741.44	1488.44
65	225.00	257.62	285.51	321.12	671.42	406.33	505.85	548.47	584.38	1109.53	531.19	692.07	738.93	755.86	1492.00
66	247.73	283.86	313.20	354.09	701.36	440.84	558.33	602.15	632.35	1211.89	572.69	731.36	783.32	818.13	1577.05
67	273.27	316.30	347.73	384.43	745.75	476.53	612.10	666.20	690.90	1321.88	606.06	773.44	845.86	883.98	1675.17
68	302.78	345.86	381.73	423.16	788.65	527.25	669.50	721.24	783.05	1426.45	645.95	813.41	890.51	955.10	1790.97
69	326.50	374.44	420.37	460.34	807.78	563.39	720.66	798.26	859.00	1552.52	692.61	842.88	947.95	1022.31	1877.16
70	350.96	409.15	458.37	507.28	833.94	612.06	803.56	853.72	956.90	1676.31	728.47	895.96	999.04	1105.56	1935.41
71	381.23	443.50	485.23	550.51	855.88	640.68	824.82	921.60	1042.14	1692.79	742.72	930.42	1061.18	1175.41	1929.99
72	423.54	480.45	523.96	606.83	893.03	662.39	848.16	957.62	1078.74	1710.98	760.76	950.05	1093.88	1233.93	1928.74
73	460.21	522.66	569.68	668.97	934.32	686.11	867.97	987.16	1109.68	1726.87	773.47	962.65	1116.68	1256.70	1929.91
74	516.32	577.96	622.44	750.04	983.25	703.49	893.15	1013.28	1142.36	1737.41	790.34	984.24	1135.91	1274.67	1933.20
75	527.62	641.48	684.74	824.03	1037.02	714.36	911.33	1037.45	1161.94	1735.55	790.93	995.95	1150.08	1286.43	1931.36
76	545.02	672.46	772.79	856.84	1189.77	726.69	921.85	1060.21	1190.36	1738.50	796.49	1000.56	1163.25	1306.96	1930.91
77	575.51	712.42	816.37	910.17	1250.05	758.05	959.23	1102.85	1247.37	1778.05	820.46	1034.40	1199.20	1353.85	1945.88
78	608.06	757.08	872.44	970.98	1323.31	788.32	1003.40	1163.25	1312.27	1829.57	847.09	1071.92	1252.18	1413.21	1955.46
79	639.60	793.83	916.31	1020.64	1384.16	818.78	1037.38	1208.90	1363.13	1842.69	871.51	1102.30	1288.28	1453.85	1957.28
80	657.40	816.96	944.62	1053.12	1419.05	829.73	1050.99	1229.70	1389.27	1846.68	882.92	1114.82	1304.17	1474.37	1961.57
81	714.84	887.17	1027.59	1144.60	1540.32	895.68	1127.58	1323.31	1491.39	1982.84	944.62	1193.53	1399.90	1578.61	2097.73
82	768.03	955.25	1104.18	1233.96	1657.33	951.00	1202.04	1406.29	1589.25	2108.37	1004.19	1268.00	1482.88	1678.61	2227.51
83	823.35	1025.46	1187.15	1323.31	1778.60	1010.57	1276.51	1493.51	1687.12	2240.27	1063.76	1346.72	1574.36	1774.35	2359.41
84	885.05	1099.92	1272.25	1421.18	1910.51	1074.39	1355.23	1582.87	1787.11	2376.43	1127.58	1425.43	1665.84	1880.72	2499.83
85	953.13	1185.02	1372.25	1527.55	2057.30	1144.60	1442.45	1684.99	1897.74	2527.49	1199.92	1512.66	1770.09	1991.35	2655.14
86	1027.59	1278.64	1476.49	1646.69	2216.87	1219.06	1536.06	1789.24	2016.88	2687.05	1274.38	1606.27	1874.34	2110.49	2814.70
87	1104.18	1374.37	1591.38	1774.35	2384.94	1295.66	1631.80	1904.12	2144.53	2855.12	1350.97	1702.01	1989.22	2238.14	2982.77
88	1189.28	1478.62	1710.52	1910.51	2567.91	1380.76	1736.05	2023.26	2280.69	3038.09	1436.07	1806.26	2108.37	2374.30	3165.74
89	1280.76	1593.51	1844.55	2055.18	2765.77	1472.24	1850.94	2157.30	2425.36	3235.95	1527.55	1921.14	2242.40	2518.98	3363.60
90	1380.76	1716.90	1987.10	2216.87	2980.65	1572.23	1974.33	2299.84	2587.06	3450.83	1627.55	2044.54	2384.94	2680.67	3578.48
91	1489.26	1850.94	2142.41	2389.20	3212.54	1680.74	2108.37	2455.15	2759.38	3682.72	1736.05	2178.57	2540.25	2852.99	3810.38
92	1604.14	1993.48	2306.22	2572.16	3459.34	1795.62	2250.91	2618.97	2942.35	3929.52	1850.94	2321.12	2704.07	3035.96	4057.17
93	1725.41	2146.66	2482.81	2767.89	3723.15	1916.89	2404.09	2795.55	3138.08	4193.33	1972.20	2474.30	2880.65	3231.69	4320.98
94	1857.32	2310.48	2672.16	2980.65	4008.23	2048.79	2567.91	2984.90	3350.83	4478.41	2104.11	2638.12	3070.00	3444.44	4606.07
95	2004.12	2489.19	2882.78	3212.54	4323.11	2195.59	2746.62	3195.52	3582.73	4793.29	2250.91	2816.83	3280.62	3676.34	4920.94

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

Appendix B1

Union Security Insurance Company

6072-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	37.16	39.06	41.59	46.98	71.83	124.09	134.36	148.27	167.89	344.03	400.52	485.79	521.77	579.68	880.09
30	41.32	41.10	44.13	49.62	88.88	129.94	140.45	150.21	170.29	356.28	406.24	491.26	529.24	587.03	880.09
31	43.64	42.12	45.70	51.24	90.16	139.02	149.17	158.03	179.17	375.39	408.45	492.52	530.49	589.07	880.09
32	45.87	43.85	48.03	53.28	95.71	139.51	149.17	165.93	187.59	381.39	409.78	494.63	532.57	590.30	880.09
33	47.17	45.84	50.99	56.46	98.28	145.83	158.38	173.39	196.11	394.51	410.66	495.89	533.82	592.35	880.09
34	49.31	48.96	54.22	60.19	102.96	146.34	166.68	179.62	204.18	410.79	411.99	496.62	535.10	593.58	880.09
35	51.41	51.21	58.41	65.12	107.32	151.45	173.28	179.62	212.40	411.86	414.21	496.62	535.10	593.66	880.09
36	53.48	55.48	61.62	69.37	111.69	161.20	177.39	180.22	217.60	426.73	414.76	496.62	535.10	593.66	880.09
37	55.54	58.77	65.52	74.68	125.71	165.86	186.60	191.72	221.96	438.80	414.76	496.62	535.10	593.66	880.09
38	58.80	60.78	70.48	79.06	125.71	165.86	191.16	195.67	226.49	453.31	414.76	496.62	535.10	593.66	880.09
39	60.83	63.96	73.49	84.16	126.38	170.28	195.17	199.14	238.75	473.95	414.76	496.62	535.10	593.66	880.09
40	60.97	66.18	76.83	85.86	126.38	168.09	198.93	212.54	242.70	479.42	414.72	506.55	544.49	594.72	920.55
41	64.90	70.06	82.01	89.93	132.63	173.72	204.72	219.56	250.49	500.24	420.63	512.64	554.11	605.17	920.55
42	64.90	73.28	86.77	94.80	148.68	176.52	209.88	226.59	266.03	522.49	426.59	517.48	563.83	614.90	920.55
43	68.71	76.95	87.68	97.58	150.55	182.15	215.53	241.23	273.30	545.27	432.60	523.64	573.62	624.30	920.55
44	73.38	77.79	92.67	103.41	153.54	193.42	226.50	254.01	286.69	572.21	434.99	526.21	583.29	635.03	920.55
45	76.99	78.33	90.41	101.18	162.60	204.73	220.21	255.58	291.54	584.53	447.88	516.98	565.62	636.17	981.25
46	77.98	79.16	96.13	104.14	164.31	205.66	233.03	270.23	299.27	623.32	454.08	523.07	575.21	640.44	981.25
47	82.98	83.65	97.11	105.35	167.01	213.66	238.17	278.40	315.02	651.18	460.33	528.70	586.97	640.44	981.25
48	87.19	86.56	101.72	111.47	183.49	219.29	243.27	293.18	330.86	688.09	464.16	528.70	587.65	640.44	981.25
49	91.15	90.55	107.11	114.95	195.23	232.51	255.59	300.81	338.74	708.12	464.16	528.70	587.65	640.44	981.25
50	92.56	94.40	111.11	115.32	199.57	228.73	272.84	316.24	355.09	734.26	453.04	529.73	606.02	634.44	1092.53
51	96.31	97.19	116.23	125.72	214.20	234.70	272.37	329.89	363.76	758.04	464.13	532.04	598.04	642.74	1132.99
52	99.21	102.54	117.40	129.94	229.46	248.48	291.43	324.95	378.79	776.57	465.84	533.52	590.67	643.27	1163.34
53	106.88	107.20	122.62	139.00	263.15	268.22	298.74	338.59	386.26	802.47	473.51	533.75	591.05	643.76	1203.80
54	112.15	113.92	133.66	141.00	284.91	267.44	305.18	357.77	388.89	820.50	472.62	533.96	598.72	637.22	1234.15
55	110.94	117.90	142.63	151.98	311.25	282.32	318.26	371.90	402.58	853.81	456.32	526.85	598.97	644.66	1284.73
56	120.00	126.31	147.28	158.13	336.17	289.02	325.04	372.79	410.56	882.85	463.54	541.48	592.55	632.41	1330.98
57	124.71	135.50	158.35	166.79	346.26	296.89	344.71	381.82	423.38	893.51	462.83	541.48	593.26	633.85	1322.88
58	125.89	139.76	170.12	176.51	356.10	294.78	340.10	398.73	436.06	919.91	455.28	535.19	593.90	634.93	1334.00
59	129.33	147.12	176.76	183.46	378.25	306.21	359.82	399.38	435.03	917.53	455.00	535.53	594.58	630.80	1326.98
60	137.93	158.59	187.83	199.16	400.61	314.59	366.37	412.51	450.80	944.43	460.71	535.84	595.19	632.31	1336.92
61	147.04	171.85	202.85	213.57	430.15	315.48	387.70	428.08	461.99	972.85	462.58	552.43	609.23	648.53	1345.93
62	156.73	183.39	213.46	232.64	483.20	325.24	410.39	446.79	483.60	1001.00	469.76	574.31	626.44	658.93	1339.62
63	178.69	203.96	235.66	251.05	512.20	342.02	423.54	460.61	500.21	990.82	482.35	597.78	651.90	665.04	1347.68
64	185.90	218.47	244.16	274.14	580.18	343.56	436.46	488.78	513.32	1007.20	474.84	607.23	661.26	681.78	1354.86
65	201.13	235.35	260.68	289.64	603.79	364.44	455.69	500.78	527.83	1002.84	476.24	625.25	676.61	683.10	1343.39
66	223.65	258.05	285.01	322.19	635.90	398.85	502.49	545.95	579.34	1098.28	513.13	665.30	717.31	744.50	1429.94
67	248.43	289.67	318.75	349.19	672.55	433.60	559.26	607.91	629.14	1195.20	550.96	707.82	770.57	801.36	1517.02
68	273.94	315.64	346.15	384.40	721.44	482.94	611.09	658.34	710.39	1309.89	586.40	739.88	807.57	867.52	1632.95
69	301.39	341.00	384.52	418.49	732.83	519.38	657.60	729.96	781.28	1408.87	633.37	767.06	866.08	935.04	1706.51
70	319.69	369.87	416.70	459.72	756.37	556.03	722.30	774.98	866.16	1518.98	662.24	809.81	907.47	1003.19	1758.00
71	347.49	402.32	439.74	503.86	777.42	587.63	749.46	836.71	952.58	1544.30	677.07	844.72	968.37	1075.80	1754.09
72	386.85	437.34	476.86	551.66	812.76	605.61	770.70	870.56	980.33	1553.39	692.29	862.99	995.47	1120.38	1755.42
73	418.08	474.60	521.02	608.43	849.95	619.60	792.96	903.14	1008.16	1571.74	706.67	875.14	1018.66	1141.18	1756.66
74	467.92	524.88	569.41	683.50	892.54	638.95	811.06	926.15	1039.10	1579.13	715.84	893.88	1035.87	1161.73	1757.79
75	483.15	583.17	622.24	752.89	943.50	652.11	827.12	942.59	1058.19	1579.88	722.54	904.06	1046.34	1176.76	1755.48
76	496.21	612.81	702.29	778.21	1081.10	661.61	839.54	965.31	1081.90	1580.99	725.81	911.08	1057.50	1187.65	1753.74
77	522.27	646.50	742.84	826.51	1138.76	687.07	872.26	1003.98	1133.28	1617.65	744.26	935.53	1092.71	1227.08	1770.48
78	555.19	687.38	793.13	882.05	1206.33	718.62	911.52	1057.50	1194.50	1665.76	772.49	975.79	1139.22	1283.43	1782.48
79	580.63	721.26	832.39	927.65	1258.54	743.94	941.83	1097.76	1240.65	1674.34	794.35	1002.50	1172.61	1322.30	1780.39
80	597.83	744.63	861.64	959.51	1289.27	757.39	957.38	1121.20	1265.87	1678.61	802.07	1016.95	1189.28	1342.46	1782.86
81	648.89	808.45	933.98	1042.48	1402.03	812.71	1027.59	1204.17	1359.48	1804.13	857.39	1087.16	1270.13	1438.20	1910.51
82	697.82	868.03	1006.31	1121.20	1510.53	863.77	1093.54	1280.76	1444.58	1923.27	910.58	1153.11	1353.10	1525.43	2029.65
83	748.88	933.98	1078.65	1202.04	1619.04	919.09	1163.75	1357.35	1531.81	2038.16	965.89	1223.32	1431.82	1614.78	2148.79
84	804.20	1002.06	1159.49	1291.40	1738.18	976.53	1233.96	1442.45	1623.29	2161.55	1027.59	1297.78	1516.92	1708.39	2274.31
85	865.90	1078.65	1246.72	1389.27	1872.21	1038.23	1312.68	1531.81	1725.41	2299.84	1091.41	1378.63	1610.53	1810.51	2414.73
86	933.98	1163.75	1346.72	1499.90	2016.88	1106.31	1397.78	1631.80	1836.04	2444.51	1159.49	1463.73	1710.52	1921.14	2559.40
87	1006.31	1248.85	1446.71	1614.78	2172.19	1178.64	1482.88	1731.80	1950.93	2599.82	1231.83	1548.83	1810.51	2036.03	2714.71
88	1080.78	1346.72	1559.47	1736.05	2336.01	1253.11	1580.74	1844.55	2072.20	2763.64	1306.29	1646.69	1923.27	2157.30	2878.52
89	1165.88	1450.96	1678.61	1870.08	2516.85	1338.21	1684.99	1963.69	2206.23	2944.48	1391.39	1750.94	2042.41	2291.33	3059.36
90	1257.36	1563.72	1808.39	2016.88	2712.58	1429.69	1797.75	2093.47	2353.03	3140.21	1482.88	1863.70	2172.19	2438.13	3255.09
91	1355.23	1684.99	1948.80	2174.32	2925.33	1527.55	1919.02	2233.89	2510.47	3352.96	1580.74	1984.97	2312.61	2595.57	3467.85
92	1457.35	1814.77	2099.86	2340.26	3148.72	1629.67	2048.79	2384.94	2676.41	3576.35	1682.86	2114.75	2463.66	2761.51	3691.23
93	1570.10	1950.93	2259.42	2518.98	3389.13	1742.43	2184.96	2544.51	2855.12	3816.76	1795.62	2250.91	2623.22	2940.22	3931.64
94	1689.25	2101.98	2431.75	2712.58	3648.68	1861.57	2336.01	2716.83	3048.73	4076.31	1914.76	2401.96	2795.55	3133.83	4191.20
95	1823.28	2267.93	2623.22	2925.33	3933.77	1995.61	2501.96	2908.31	3261.48	4361.40	2048.79	2567.91	2987.03	3346.58	4476.29

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

Appendix B1

Union Security Insurance Company

6072-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	33.44	35.81	39.99	43.85	64.82	112.08	127.10	141.04	157.39	317.16	380.98	466.36	503.46	552.51	819.39
30	37.19	37.67	42.43	46.31	80.21	117.37	132.86	142.88	159.64	328.45	386.43	471.61	510.67	559.51	819.39
31	39.28	38.61	43.94	47.83	81.37	125.57	141.11	150.32	167.97	346.06	388.53	472.82	511.87	561.46	819.39
32	41.28	40.19	46.19	49.73	86.37	126.01	141.11	157.84	175.86	351.59	389.79	474.84	513.88	562.63	819.39
33	42.45	42.02	49.03	52.69	88.69	131.72	149.82	164.93	183.86	363.69	390.63	476.06	515.09	564.58	819.39
34	44.38	44.88	52.13	56.18	92.92	132.18	157.67	170.86	191.42	378.70	391.89	476.76	516.33	565.75	819.39
35	46.27	46.94	56.16	60.78	96.85	136.80	163.91	170.86	199.12	379.69	394.00	476.76	516.33	565.83	819.39
36	48.13	50.86	59.25	64.74	100.79	145.60	167.80	171.42	204.00	393.39	394.52	476.76	516.33	565.83	819.39
37	49.98	53.87	63.00	69.70	113.44	149.81	176.52	182.37	208.09	404.52	394.52	476.76	516.33	565.83	819.39
38	52.92	55.72	67.76	73.79	113.44	149.81	180.82	186.12	212.34	417.89	394.52	476.76	516.33	565.83	819.39
39	54.74	58.63	70.66	78.55	114.05	153.81	184.62	189.42	223.83	436.92	394.52	476.76	516.33	565.83	819.39
40	55.16	60.89	68.88	80.49	117.56	157.58	183.63	189.44	228.43	450.80	395.43	478.41	509.36	568.48	880.09
41	58.72	64.46	73.52	84.31	123.38	162.86	188.98	195.69	235.76	470.37	401.07	484.16	518.37	578.47	880.09
42	58.72	67.41	77.79	88.88	138.31	165.49	193.73	201.96	250.38	491.30	406.75	488.73	527.45	587.77	880.09
43	62.16	70.79	78.61	91.49	140.04	170.76	198.95	215.01	257.22	512.72	412.48	494.55	536.62	596.76	880.09
44	66.39	71.57	83.09	96.94	142.83	181.33	209.08	226.40	269.83	538.05	414.76	496.98	545.66	607.01	880.09
45	73.49	75.32	87.39	95.05	151.76	192.68	214.71	244.93	275.04	559.48	428.41	498.51	547.94	600.83	940.79
46	74.44	76.11	92.92	97.83	153.36	193.56	227.20	258.97	282.33	596.61	434.34	504.39	557.24	604.86	940.79
47	79.20	80.43	93.87	98.96	155.88	201.09	232.21	266.80	297.19	623.27	440.31	509.82	568.63	604.86	940.79
48	83.23	83.23	98.33	104.71	171.25	206.39	237.19	280.96	312.13	658.60	443.97	509.82	569.29	604.86	940.79
49	87.01	87.06	103.54	107.99	182.21	218.83	249.20	288.28	319.57	677.77	443.97	509.82	569.29	604.86	940.79
50	88.71	88.11	101.30	105.97	183.92	222.55	261.23	298.34	331.02	688.37	434.91	504.51	564.51	602.71	1041.95
51	88.61	90.92	109.58	116.05	194.00	222.35	261.02	311.90	345.87	703.24	429.10	507.48	574.12	611.76	1062.18
52	91.58	96.13	110.88	117.26	216.71	229.85	279.78	313.34	349.20	740.03	448.59	509.63	567.66	605.87	1112.76
53	95.43	100.70	116.00	129.07	249.05	249.07	287.03	326.91	362.85	765.99	440.28	510.54	568.61	607.59	1153.22
54	100.55	107.22	123.38	134.44	265.26	248.78	293.66	334.31	377.28	784.03	440.58	511.40	569.51	609.21	1183.57
55	107.11	111.17	128.72	141.85	285.74	269.49	306.47	348.29	379.58	808.39	440.85	512.21	563.74	610.73	1213.92
56	112.26	119.49	137.01	148.04	309.90	276.45	313.64	355.85	388.07	829.34	441.11	520.39	565.62	606.60	1260.39
57	117.15	122.28	148.02	153.71	325.89	285.01	322.47	365.46	401.94	850.96	441.47	508.47	561.36	603.38	1265.36
58	118.70	133.26	156.51	166.71	327.22	278.09	329.63	372.50	415.29	863.43	435.20	516.30	563.60	611.63	1270.48
59	122.34	137.52	166.75	173.97	354.31	289.81	339.26	384.59	415.69	872.04	435.77	511.73	571.71	608.86	1267.05
60	124.47	145.91	174.65	186.51	368.00	288.80	341.95	388.80	427.56	886.31	430.40	507.64	568.14	606.40	1263.99
61	137.02	162.30	186.49	201.01	402.10	300.92	364.06	400.75	439.78	923.85	439.74	530.55	577.99	618.83	1277.10
62	146.73	173.90	200.52	213.78	449.04	306.66	391.73	424.45	453.91	941.34	448.17	558.35	601.18	621.28	1274.80
63	161.51	191.01	219.30	235.16	478.69	319.52	405.52	439.28	475.40	941.89	446.43	572.01	612.98	633.59	1279.96
64	175.76	205.62	231.48	255.01	545.17	326.59	415.06	467.89	485.90	961.15	455.46	582.55	633.32	647.69	1297.62
65	190.91	219.45	245.17	273.90	569.98	343.50	434.78	476.93	501.43	960.17	457.92	596.61	645.45	654.81	1289.89
66	209.89	245.15	269.35	303.05	603.17	377.86	485.31	521.87	549.05	1049.59	490.22	636.99	682.11	711.78	1376.98
67	234.23	269.69	296.21	326.77	635.95	412.14	532.84	574.60	598.27	1145.63	523.41	675.00	730.71	764.18	1452.59
68	259.52	295.49	323.50	358.56	676.63	460.79	579.64	620.60	670.03	1243.29	563.49	707.71	772.65	825.81	1551.01
69	279.86	324.29	358.45	392.74	687.03	488.57	635.08	691.54	740.38	1337.05	596.92	740.31	818.68	889.32	1626.88
70	298.84	353.51	391.06	428.01	713.70	521.55	699.73	733.54	820.79	1453.88	626.92	783.96	865.84	954.06	1682.73
71	327.25	380.14	412.45	472.75	731.06	554.99	720.15	796.29	903.73	1465.10	640.14	812.08	919.96	1027.99	1680.80
72	360.17	412.70	450.37	517.95	765.93	571.54	739.72	832.71	931.13	1481.35	654.25	828.93	953.84	1067.39	1679.87
73	392.15	453.58	489.53	572.11	799.95	588.09	764.38	857.64	962.65	1498.25	668.00	847.14	973.16	1088.67	1680.11
74	435.65	498.34	533.13	641.16	842.79	603.45	778.22	877.75	987.47	1505.51	676.97	861.61	984.24	1106.87	1681.05
75	450.55	554.01	586.92	711.39	888.48	613.58	794.03	901.10	1013.73	1507.01	683.89	868.49	1001.88	1126.37	1679.15
76	466.38	582.98	661.61	734.83	1019.80	626.36	806.62	919.21	1033.09	1509.67	687.75	878.54	1011.40	1133.42	1678.66
77	489.31	616.08	702.28	780.87	1076.65	649.04	839.00	958.34	1082.57	1546.96	706.16	902.57	1044.54	1176.38	1693.74
78	519.14	656.13	747.46	833.99	1140.53	677.76	877.67	1009.44	1141.62	1590.16	731.58	942.14	1086.35	1228.15	1704.76
79	544.34	689.50	789.30	875.49	1190.01	700.84	907.71	1047.86	1181.68	1600.54	748.96	968.48	1122.71	1263.33	1702.28
80	559.54	708.46	812.71	906.32	1219.06	714.84	919.09	1068.01	1206.30	1602.02	759.52	978.66	1136.09	1282.89	1704.14
81	606.34	770.16	882.92	982.91	1325.44	765.90	987.17	1146.73	1293.53	1721.16	810.58	1046.74	1214.81	1372.25	1823.28
82	653.15	827.60	951.00	1057.37	1425.43	814.84	1050.99	1221.19	1376.50	1829.66	861.64	1110.56	1291.40	1455.22	1936.04
83	702.08	889.30	1021.21	1136.09	1529.68	868.03	1116.94	1295.66	1459.47	1942.42	914.83	1176.51	1367.99	1540.32	2048.79
84	753.14	955.25	1095.67	1219.06	1642.44	921.21	1185.02	1374.37	1546.70	2059.43	968.02	1248.85	1446.71	1629.67	2172.19
85	810.58	1027.59	1178.64	1312.68	1770.09	978.66	1259.49	1459.47	1642.44	2191.34	1027.59	1325.44	1533.94	1727.54	2304.10
86	872.28	1106.31	1270.13	1416.92	1904.12	1040.35	1338.21	1550.96	1746.69	2325.37	1089.29	1404.16	1625.42	1831.79	2438.13
87	940.36	1193.53	1365.86	1523.30	2053.05	1108.43	1425.43	1646.69	1853.06	2474.30	1157.37	1491.39	1721.16	1938.16	2587.06
88	1012.70	1282.89	1472.24	1638.18	2206.23	1180.77	1514.79	1753.07	1967.95	2627.48	1229.70	1580.74	1827.53	2053.05	2740.24
89	1091.41	1382.88	1585.00	1763.71	2378.56	1259.49	1614.78	1865.83	2093.47	2799.81	1308.42	1680.74	1940.29	2178.57	2912.56
90	1174.39	1491.39	1708.39	1902.00	2565.78	1342.46	1723.29	1989.22	2231.76	2987.03	1391.39	1789.24	2063.69	2316.86	3099.79
91	1265.87	1606.27	1842.43	2053.05	2763.64	1433.94	1838.17	2123.26	2382.81	3184.89	1482.88	1904.12	2197.72	2467.91	3297.64
92	1363.74	1729.67	1982.84	2208.36	2974.26	1531.81	1961.57	2263.67	2538.12	3395.51	1580.74	2027.52	2338.14	2623.22	3508.27
93	1467.98	1861.57	2133.90	2378.56	3201.91	1636.06	2093.47	2414.73	2708.32	3623.15	1684.99	2159.43	2489.19	2793.42	3735.91
94	1582.87	2004.12	2297.71	2559.40	3446.57	1750.94	2236.02	2578.55	2889.16	3867.82	1799.88	2301.97	2653.01	2974.26	3980.58
95	1704.14	2159.43	2478.55	2759.38	3718.89	1872.21	2391.32	2759.38	3089.15	4140.14	1921.14	2457.28	2833.85	3174.25	4252.90

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

Appendix B1

Union Security Insurance Company

6072-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	39.02	40.69	46.39	48.54	73.58	128.09	141.63	159.12	171.38	354.78	420.05	524.65	558.38	597.80	900.32
30	43.39	42.81	49.22	51.27	91.05	134.14	148.05	161.20	173.83	367.42	426.06	530.56	566.38	605.37	900.32
31	45.82	43.87	50.97	52.95	92.36	143.51	157.23	169.59	182.90	387.12	428.38	531.92	567.72	607.48	900.32
32	48.16	45.67	53.57	55.05	98.05	144.01	157.23	178.07	191.50	393.31	429.77	534.20	569.94	608.75	900.32
33	49.53	47.75	56.87	58.34	100.67	150.54	166.94	186.07	200.20	406.84	430.70	535.56	571.28	610.86	900.32
34	51.77	51.00	60.47	62.20	105.47	151.06	175.69	192.76	208.43	423.63	432.09	536.35	572.65	612.12	900.32
35	53.98	53.34	65.15	67.30	109.94	156.34	182.64	192.76	216.82	424.73	434.41	536.35	572.65	612.21	900.32
36	56.15	57.79	68.73	71.68	114.42	166.40	186.97	193.40	222.13	440.07	434.99	536.35	572.65	612.21	900.32
37	58.31	61.22	73.08	77.17	128.77	171.21	196.69	205.75	226.58	452.51	434.99	536.35	572.65	612.21	900.32
38	61.74	63.31	78.61	81.70	128.77	171.21	201.49	209.98	231.21	467.47	434.99	536.35	572.65	612.21	900.32
39	63.87	66.63	81.97	86.97	129.46	175.78	205.72	213.71	243.73	488.76	434.99	536.35	572.65	612.21	900.32
40	63.87	68.83	79.48	91.22	132.26	173.34	209.13	217.16	256.98	500.89	434.01	525.31	562.05	638.45	981.25
41	67.99	72.87	84.84	95.55	138.80	179.15	215.22	224.33	265.23	522.64	440.20	531.62	571.99	649.67	981.25
42	67.99	76.21	89.76	100.73	155.59	182.04	220.64	231.52	281.68	545.89	446.43	536.64	582.01	660.11	981.25
43	71.98	80.02	90.70	103.68	157.55	187.84	226.58	246.48	289.37	569.68	452.72	543.04	592.13	670.20	981.25
44	76.88	80.90	95.87	109.87	160.68	199.47	238.11	259.54	303.55	597.83	455.22	545.70	602.11	681.72	981.25
45	80.49	87.37	96.44	107.31	169.83	210.75	242.23	266.23	308.04	626.29	467.35	553.90	600.97	671.51	1021.71
46	81.53	88.29	102.53	110.45	171.61	211.71	256.33	281.48	316.21	667.84	473.82	560.43	611.16	676.02	1021.71
47	86.75	93.30	103.58	111.73	174.43	219.94	261.98	290.00	332.86	697.69	480.34	566.47	623.66	676.02	1021.71
48	91.16	96.55	108.50	118.23	191.64	225.74	267.60	305.39	349.59	737.24	484.34	566.47	624.38	676.02	1021.71
49	95.30	100.99	114.25	121.92	203.91	239.34	281.15	313.34	357.91	758.70	484.34	566.47	624.38	676.02	1021.71
50	96.42	97.55	114.38	124.67	207.39	241.09	278.65	328.17	373.15	761.80	489.28	546.55	630.92	674.09	1132.99
51	100.16	103.46	119.55	132.17	222.29	247.06	289.39	341.89	381.65	785.44	481.65	556.60	613.99	681.46	1183.57
52	106.84	108.94	127.18	133.11	242.21	267.12	308.92	353.96	390.63	813.12	491.72	557.41	621.36	665.71	1224.03
53	110.70	110.45	132.57	145.62	277.25	281.00	310.46	361.94	403.81	838.94	490.12	549.22	628.46	665.46	1264.50
54	116.02	117.27	140.52	147.55	304.56	279.88	316.69	369.50	412.10	875.20	488.64	556.53	627.92	672.23	1304.96
55	118.59	124.64	146.11	158.73	326.56	295.15	335.94	383.71	419.84	890.14	487.26	563.44	620.11	671.80	1345.43
56	127.74	136.56	154.13	168.22	351.93	314.15	347.85	389.74	444.31	918.52	493.45	569.61	619.48	664.68	1401.56
57	128.48	138.80	161.79	173.33	366.63	308.77	355.83	398.19	439.45	944.57	484.19	554.69	618.77	658.23	1399.57
58	129.49	146.26	176.92	186.32	375.34	305.90	355.80	419.71	456.82	960.26	468.67	560.37	630.26	669.88	1406.60
59	139.82	153.51	183.43	196.11	402.19	328.09	375.24	414.17	459.20	970.61	487.04	559.33	617.45	663.71	1395.47
60	144.66	164.94	194.42	208.64	419.24	330.06	381.03	426.73	469.38	995.28	484.96	558.41	616.84	668.59	1401.74
61	153.73	178.21	212.66	226.14	453.53	330.04	401.88	450.85	493.09	1035.84	491.13	579.78	640.47	683.19	1407.11
62	166.74	192.88	223.16	242.07	502.73	343.83	429.04	464.66	500.57	1040.78	491.36	606.21	656.75	687.17	1397.24
63	185.57	213.68	245.48	266.94	536.13	360.03	446.07	486.20	529.14	1039.75	497.75	623.55	681.09	705.48	1415.40
64	196.04	231.32	256.84	286.89	610.19	369.00	457.85	509.67	536.84	1064.75	503.91	641.79	689.20	711.61	1424.83
65	214.77	248.07	273.10	305.38	637.60	385.39	480.77	524.62	557.99	1056.18	503.71	663.43	703.32	715.44	1420.67
66	233.97	274.18	300.67	338.14	668.63	415.65	541.15	574.05	605.85	1152.38	545.20	703.05	752.52	781.32	1500.55
67	262.63	299.66	331.63	371.62	709.15	459.36	581.28	637.06	667.74	1261.30	583.10	735.94	801.57	846.80	1599.02
68	288.36	329.07	362.32	400.55	752.80	505.09	638.05	691.89	738.65	1365.40	618.47	772.05	851.23	909.22	1703.18
69	315.74	361.06	400.82	437.80	766.14	545.79	698.14	759.84	818.09	1480.70	665.27	811.66	904.86	976.59	1786.15
70	337.06	392.79	435.93	481.91	795.15	586.20	771.96	808.14	907.41	1600.36	697.56	852.88	949.09	1052.33	1849.39
71	367.73	424.49	464.00	525.63	816.65	616.20	791.33	885.22	993.29	1618.54	718.10	893.69	1016.79	1123.61	1837.16
72	406.86	458.89	503.35	579.24	852.90	639.68	813.30	919.77	1033.32	1634.44	730.33	904.63	1052.25	1177.15	1844.30
73	437.53	498.63	543.92	638.70	890.57	654.60	828.68	941.65	1057.17	1649.30	738.31	920.65	1071.17	1197.19	1841.27
74	493.73	551.42	594.53	716.77	936.43	671.22	853.75	968.11	1087.50	1656.43	751.47	935.84	1081.05	1219.81	1841.84
75	506.87	609.41	652.13	788.46	990.26	681.75	863.21	990.02	1111.55	1659.37	761.20	942.59	1096.73	1233.08	1845.08
76	517.90	642.63	737.54	821.59	1136.83	691.44	883.44	1011.40	1141.56	1664.20	758.43	957.17	1111.73	1250.02	1843.83
77	547.62	676.92	780.87	867.07	1195.70	717.49	913.18	1057.22	1191.59	1699.21	779.82	983.70	1145.95	1287.93	1858.18
78	581.63	721.03	833.99	925.32	1267.26	754.67	957.46	1112.78	1249.78	1748.92	813.40	1021.45	1196.90	1345.91	1872.73
79	607.85	755.28	875.49	975.28	1322.49	777.96	987.33	1152.19	1301.89	1759.67	830.66	1050.13	1231.58	1390.34	1869.98
80	627.62	778.67	904.19	1006.31	1355.23	793.56	1002.06	1176.51	1327.57	1765.84	842.50	1063.76	1248.85	1410.54	1872.21
81	680.80	846.75	980.78	1095.67	1470.11	851.01	1078.65	1261.62	1427.56	1891.36	899.94	1140.35	1333.95	1510.53	2001.99
82	731.86	910.58	1055.25	1176.51	1585.00	908.45	1144.60	1342.46	1516.92	2014.75	957.38	1210.55	1419.05	1599.89	2129.64
83	787.18	978.66	1131.84	1263.74	1699.88	968.02	1216.94	1425.43	1610.53	2140.28	1016.95	1282.89	1502.02	1693.50	2255.16
84	844.62	1050.99	1214.81	1357.35	1823.28	1025.46	1293.53	1512.66	1708.39	2267.93	1076.52	1361.61	1591.38	1795.62	2387.07
85	908.45	1131.84	1308.42	1459.47	1963.69	1091.41	1378.63	1608.40	1812.64	2412.60	1142.47	1444.58	1687.12	1904.12	2531.74
86	980.78	1219.06	1410.54	1572.23	2114.75	1163.75	1465.86	1710.52	1925.40	2563.65	1214.81	1531.81	1789.24	2016.88	2682.79
87	1055.25	1312.68	1519.04	1691.37	2276.44	1238.21	1559.47	1819.02	2044.54	2725.34	1289.27	1625.42	1897.74	2136.02	2844.48
88	1136.09	1412.67	1636.06	1823.28	2453.02	1319.06	1659.46	1936.04	2176.45	2901.93	1370.12	1725.41	2014.75	2267.93	3021.07
89	1223.32	1521.17	1759.45	1963.69	2642.37	1406.29	1767.96	2059.43	2316.86	3091.28	1457.35	1833.92	2138.15	2408.34	3210.42
90	1319.06	1640.31	1897.74	2114.75	2846.61	1502.02	1887.10	2197.72	2467.91	3295.52	1553.08	1953.06	2276.44	2559.40	3414.66
91	1423.31	1770.09	2048.79	2282.82	3070.00	1606.27	2016.88	2348.77	2635.99	3518.91	1657.33	2082.83	2427.49	2727.47	3638.05
92	1529.68	1902.00	2201.98	2457.28	3304.03	1712.65	2148.79	2501.96	2810.44	3752.93	1763.71	2214.74	2580.67	2901.93	3872.07
93	1646.69	2050.92	2370.05	2644.50	3557.20	1829.66	2297.71	2670.03	2997.67	4006.11	1880.72	2363.67	2748.75	3089.15	4125.25
94	1774.35	2206.23	2553.02	2846.61	3829.52	1957.31	2453.02	2852.99	3199.78	4278.43	2008.37	2518.98	2931.71	3291.26	4397.57
95	1912.63	2380.69	2753.00	3070.00	4131.63	2095.60	2627.48	3052.98	3423.17	4580.53	2146.66	2693.43	3131.70	3514.65	4699.68

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

Appendix B1

Union Security Insurance Company

6072-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	33.44	35.81	39.99	45.41	64.82	112.08	123.47	141.04	153.89	317.16	371.21	446.93	494.31	552.51	809.28
30	37.19	37.67	42.43	47.96	80.21	117.37	129.07	142.88	156.10	328.45	376.52	451.96	501.39	559.51	809.28
31	39.28	38.61	43.94	49.54	81.37	125.57	137.08	150.32	164.24	346.06	378.57	453.12	502.57	561.46	809.28
32	41.28	40.19	46.19	51.50	86.37	126.01	137.08	157.84	171.96	351.59	379.79	455.06	504.54	562.63	809.28
33	42.45	42.02	49.03	54.58	88.69	131.72	145.54	164.93	179.77	363.69	380.61	456.22	505.72	564.58	809.28
34	44.38	44.88	52.13	58.19	92.92	132.18	153.16	170.86	187.17	378.70	381.85	456.89	506.94	565.75	809.28
35	46.27	46.94	56.16	62.95	96.85	136.80	159.23	170.86	194.70	379.69	383.90	456.89	506.94	565.83	809.28
36	48.13	50.86	59.25	67.06	100.79	145.60	163.00	171.42	199.47	393.39	384.41	456.89	506.94	565.83	809.28
37	49.98	53.87	63.00	72.19	113.44	149.81	171.47	182.37	203.46	404.52	384.41	456.89	506.94	565.83	809.28
38	52.92	55.72	67.76	76.43	113.44	149.81	175.66	186.12	207.62	417.89	384.41	456.89	506.94	565.83	809.28
39	54.74	58.63	70.66	81.36	114.05	153.81	179.35	189.42	218.86	436.92	384.41	456.89	506.94	565.83	809.28
40	58.07	60.89	68.88	80.49	120.50	157.58	183.63	189.44	223.67	450.80	405.08	459.65	491.80	559.73	880.09
41	61.81	64.46	73.52	84.31	126.47	162.86	188.98	195.69	230.85	470.37	410.85	465.17	500.49	569.57	880.09
42	61.81	67.41	77.79	88.88	141.76	165.49	193.73	201.96	245.17	491.30	416.67	469.56	509.26	578.73	880.09
43	65.43	70.79	78.61	91.49	143.54	170.76	198.95	215.01	251.86	512.72	422.54	475.16	518.11	587.58	880.09
44	69.89	71.57	83.09	96.94	146.40	181.33	209.08	226.40	264.20	538.05	424.87	477.49	526.85	597.67	880.09
45	73.49	75.32	87.39	95.05	151.76	192.68	214.71	234.28	269.54	551.13	418.67	498.51	539.11	591.99	900.32
46	74.44	76.11	92.92	97.83	153.36	193.56	227.20	247.71	276.68	587.70	424.46	504.39	548.25	595.96	900.32
47	79.20	80.43	93.87	98.96	155.88	201.09	232.21	255.20	291.25	613.97	430.30	509.82	559.46	595.96	900.32
48	83.23	83.23	98.33	104.71	171.25	206.39	237.19	268.75	305.89	648.77	433.88	509.82	560.11	595.96	900.32
49	87.01	87.06	103.54	107.99	182.21	218.83	249.20	275.74	313.17	667.65	433.88	509.82	560.11	595.96	900.32
50	84.85	91.25	104.57	105.97	183.92	210.18	255.43	298.34	331.02	688.37	416.79	504.51	556.21	594.78	1011.60
51	88.61	90.92	109.58	116.05	194.00	216.18	249.67	311.90	339.91	703.24	420.35	499.30	550.20	596.28	1041.95
52	91.58	96.13	110.88	117.26	216.71	229.85	273.95	307.54	349.20	730.89	431.34	501.67	544.65	590.91	1092.53
53	95.43	100.70	116.00	132.38	249.05	242.68	281.17	321.08	362.85	747.75	440.28	502.81	561.13	607.59	1122.87
54	100.55	107.22	123.38	134.44	265.26	248.78	287.90	334.31	371.47	765.80	432.57	496.36	562.21	602.21	1143.11
55	107.11	111.17	128.72	141.85	285.74	269.49	300.58	342.38	373.83	790.23	440.85	497.58	549.64	597.15	1193.69
56	112.26	119.49	140.43	148.04	309.90	276.45	307.94	355.85	388.07	820.43	433.64	499.29	558.88	587.24	1240.23
57	117.15	122.28	148.02	153.71	325.89	273.14	316.91	360.01	391.22	833.94	434.35	488.66	554.98	591.19	1246.19
58	118.70	133.26	156.51	166.71	327.22	278.09	324.40	367.25	415.29	839.22	428.50	510.00	557.54	599.98	1234.18
59	122.34	137.52	166.75	173.97	354.31	289.81	334.12	374.73	410.86	864.45	429.36	499.83	554.56	592.40	1249.93
60	124.47	145.91	174.65	186.51	368.00	288.80	337.06	384.06	422.91	871.78	424.34	496.36	557.32	596.03	1239.69
61	137.02	162.30	186.49	201.01	402.10	296.06	359.33	396.20	435.34	916.85	434.03	525.09	567.57	608.93	1254.16
62	146.73	170.74	200.52	213.78	449.04	306.66	382.41	419.98	441.18	921.45	431.97	537.08	586.02	611.87	1245.99
63	161.51	191.01	216.02	235.16	478.69	315.02	396.50	426.49	471.27	929.66	441.30	551.40	598.39	624.60	1259.64
64	175.76	205.62	228.30	251.83	540.17	322.35	410.78	451.18	474.14	938.13	450.61	572.67	610.04	626.39	1259.45
65	190.91	219.45	242.06	273.90	569.98	343.50	426.42	465.01	493.89	938.83	453.34	587.07	627.65	642.68	1266.12
66	209.89	241.92	266.22	303.05	598.49	377.86	472.43	509.82	537.69	1033.35	485.64	622.84	664.50	699.50	1341.67
67	234.23	266.36	292.99	326.77	635.95	407.84	515.22	562.11	590.55	1129.11	518.82	651.57	713.00	747.66	1429.16
68	259.52	295.49	323.50	358.56	672.14	451.93	575.15	612.22	661.96	1215.54	549.75	693.93	755.19	813.30	1521.74
69	279.86	320.95	355.20	392.74	687.03	484.17	617.07	678.74	732.19	1320.47	592.36	722.47	805.76	872.70	1598.43
70	298.84	350.23	391.06	428.01	709.82	517.24	681.67	725.25	808.42	1421.33	618.09	762.43	853.35	937.68	1645.10
71	327.25	376.98	409.42	469.64	727.50	546.83	699.21	780.12	887.45	1440.36	636.03	791.67	899.78	1000.09	1641.71
72	360.17	409.62	447.42	514.88	762.59	563.97	720.35	817.57	915.99	1463.34	646.65	806.22	934.91	1048.46	1644.32
73	392.15	441.56	483.80	569.08	793.70	584.59	735.81	836.63	941.65	1469.68	657.45	815.63	948.65	1067.67	1639.82
74	435.65	489.49	530.33	635.11	834.01	597.00	758.52	864.84	968.11	1476.07	670.49	832.57	964.88	1081.05	1640.85
75	450.55	545.26	584.20	702.50	882.98	607.65	772.98	886.28	990.02	1477.20	674.97	844.78	981.13	1096.73	1642.65
76	466.38	569.42	656.19	726.69	1011.44	620.94	781.93	900.23	1011.40	1476.98	679.60	848.71	987.00	1109.02	1642.63
77	489.31	605.94	694.67	773.27	1061.12	643.97	813.42	940.60	1059.75	1508.90	696.00	879.75	1019.19	1151.03	1652.63
78	519.14	641.71	742.66	824.37	1125.91	672.96	851.08	990.21	1115.19	1554.88	724.36	908.49	1064.71	1199.31	1662.14
79	544.34	673.63	777.96	868.68	1176.31	696.31	880.41	1025.18	1159.00	1565.94	742.15	936.72	1095.49	1238.38	1663.23
80	559.54	695.70	802.07	895.68	1206.30	706.33	895.68	1044.61	1180.77	1572.23	751.01	948.87	1108.43	1253.11	1667.97
81	606.34	753.14	872.28	974.40	1308.42	759.52	959.51	1123.33	1270.13	1684.99	799.94	1012.70	1189.28	1342.46	1780.73
82	653.15	812.71	938.23	1048.86	1408.41	808.45	1021.21	1195.66	1350.97	1791.37	855.26	1078.65	1261.62	1427.56	1893.49
83	699.95	870.15	1008.44	1123.33	1512.66	859.52	1082.90	1268.00	1431.82	1904.12	906.32	1142.47	1336.08	1506.28	2006.24
84	751.01	936.11	1080.78	1208.43	1623.29	912.70	1153.11	1344.59	1519.04	2019.01	957.38	1212.68	1414.80	1599.89	2123.26
85	810.58	1006.31	1165.88	1299.91	1748.82	974.40	1225.45	1431.82	1612.65	2148.79	1019.08	1285.02	1506.28	1693.50	2257.29
86	872.28	1085.03	1255.23	1399.90	1884.98	1036.10	1304.17	1521.17	1712.65	2284.95	1080.78	1363.74	1595.63	1793.49	2393.45
87	938.23	1168.00	1353.10	1506.28	2027.52	1102.05	1387.14	1619.04	1819.02	2427.49	1146.73	1446.71	1693.50	1899.87	2536.00
88	1010.57	1257.36	1453.09	1623.29	2180.70	1174.39	1476.49	1719.03	1936.04	2580.67	1219.06	1536.06	1793.49	2016.88	2689.18
89	1089.29	1355.23	1567.98	1746.69	2353.03	1253.11	1574.36	1833.92	2059.43	2753.00	1297.78	1633.93	1908.38	2140.28	2861.50
90	1174.39	1459.47	1689.25	1884.98	2533.87	1338.21	1678.61	1955.18	2197.72	2933.84	1382.88	1738.18	2029.65	2278.57	3042.34
91	1265.87	1572.23	1821.15	2031.77	2731.73	1429.69	1791.37	2087.09	2344.52	3131.70	1474.37	1850.94	2161.55	2425.36	3240.20
92	1361.61	1693.50	1959.44	2184.96	2940.22	1525.43	1912.63	2225.38	2497.70	3340.20	1570.10	1972.20	2299.84	2578.55	3448.70
93	1465.86	1823.28	2110.49	2355.16	3163.61	1629.67	2042.41	2376.43	2667.90	3563.58	1674.35	2101.98	2450.89	2748.75	3672.09
94	1580.74	1963.69	2272.18	2533.87	3408.28	1744.56	2182.83	2538.12	2846.61	3808.25	1789.24	2242.40	2612.59	2927.46	3916.75
95	1704.14	2114.75	2450.89	2731.73	3674.21	1867.96	2333.88	2716.83	3044.47	4074.19	1912.63	2393.45	2791.30	3125.32	4182.69

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

Appendix B1

Union Security Insurance Company

6072-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	31.58	34.18	35.19	39.15	59.57	108.08	116.21	126.58	139.90	290.28	341.90	417.78	439.38	489.11	748.58
30	35.13	35.96	37.34	41.35	73.71	113.18	121.47	128.23	141.91	300.62	346.79	422.48	445.68	495.31	748.58
31	37.09	36.85	38.67	42.70	74.77	121.08	129.01	134.90	149.31	316.74	348.68	423.57	446.73	497.03	748.58
32	38.99	38.37	40.64	44.40	79.37	121.51	129.01	141.65	156.32	321.80	349.81	425.38	448.48	498.07	748.58
33	40.10	40.11	43.14	47.05	81.50	127.02	136.98	148.01	163.43	332.87	350.57	426.47	449.53	499.79	748.58
34	41.91	42.84	45.88	50.16	85.38	127.46	144.15	153.33	170.15	346.61	351.70	427.09	450.61	500.83	748.58
35	43.70	44.81	49.42	54.27	89.00	131.91	149.86	153.33	177.00	347.51	353.59	427.09	450.61	500.90	748.58
36	45.46	48.55	52.14	57.81	92.62	140.40	153.41	153.84	181.33	360.06	354.06	427.09	450.61	500.90	748.58
37	47.21	51.42	55.44	62.23	104.24	144.46	161.39	163.66	184.97	370.24	354.06	427.09	450.61	500.90	748.58
38	49.98	53.18	59.63	65.89	104.24	144.46	165.32	167.03	188.75	382.48	354.06	427.09	450.61	500.90	748.58
39	51.70	55.97	62.18	70.14	104.80	148.31	168.80	170.00	198.96	399.89	354.06	427.09	450.61	500.90	748.58
40	52.26	58.24	63.58	75.13	105.80	147.08	173.42	175.58	204.63	407.86	356.85	431.51	465.45	516.00	778.93
41	55.63	61.66	67.87	78.69	111.04	152.01	178.48	181.37	211.20	425.58	361.94	436.69	473.68	525.08	778.93
42	55.63	64.48	71.81	82.95	124.47	154.45	182.97	187.18	224.30	444.51	367.07	440.81	481.98	533.52	778.93
43	58.89	67.71	72.56	85.39	126.04	159.38	187.90	199.28	230.43	463.89	372.24	446.07	490.36	541.67	778.93
44	62.90	68.45	76.69	90.48	128.55	169.25	197.46	209.84	241.72	486.80	374.29	448.25	498.62	550.98	778.93
45	66.49	66.28	75.34	88.92	140.92	174.62	187.18	212.99	253.04	509.38	389.46	433.89	477.24	547.81	839.63
46	67.35	66.98	80.11	91.52	142.40	175.42	198.07	225.19	259.74	543.18	394.85	439.00	485.33	551.49	839.63
47	71.66	70.78	80.92	92.58	144.74	182.24	202.44	232.00	273.42	567.45	400.28	443.73	495.26	551.49	839.63
48	75.30	73.24	84.77	97.96	159.02	187.04	206.78	244.32	287.16	599.62	403.61	443.73	495.83	551.49	839.63
49	78.72	76.62	89.25	101.02	169.20	198.31	217.25	250.68	294.00	617.07	403.61	443.73	495.83	551.49	839.63
50	80.99	78.67	94.77	99.74	168.26	197.82	226.40	262.54	306.94	614.95	389.61	454.06	514.70	539.27	920.55
51	84.75	81.51	99.62	106.38	181.87	203.82	226.97	281.91	310.09	639.31	394.08	450.19	510.33	542.07	971.13
52	83.95	89.72	101.09	107.75	195.47	211.21	250.63	278.53	319.61	657.80	388.20	461.85	498.62	546.03	991.37
53	87.80	94.20	106.05	115.84	220.86	223.52	257.74	291.89	327.73	683.92	390.44	464.13	501.27	549.73	1011.60
54	92.82	97.17	113.10	118.04	245.61	223.90	253.35	304.99	330.84	711.10	392.52	458.76	503.80	539.19	1052.06
55	91.81	101.06	118.28	131.72	265.33	237.41	265.21	312.87	350.82	735.73	378.98	453.68	500.32	549.65	1092.53
56	100.65	109.25	123.31	137.94	283.64	245.04	279.42	316.31	354.32	749.09	388.78	464.13	505.01	542.07	1129.31
57	109.59	112.36	137.69	140.62	295.34	255.33	289.11	332.73	353.71	765.86	405.87	449.04	516.71	536.33	1121.57
58	107.90	117.01	142.90	150.36	303.16	250.28	287.78	335.77	368.57	782.73	395.03	447.04	502.99	541.73	1134.35
59	111.86	127.93	150.08	158.16	320.79	257.00	313.55	335.28	377.03	773.46	390.91	458.18	503.11	537.55	1130.07
60	114.38	133.22	158.17	167.55	340.05	263.02	312.64	346.13	381.08	799.13	387.97	456.88	503.21	539.02	1134.35
61	123.65	146.39	173.40	182.17	364.70	266.94	326.23	368.88	395.36	832.87	394.05	475.86	520.71	549.52	1147.10
62	136.72	158.10	181.12	198.06	414.87	283.42	349.76	379.77	411.49	855.16	404.97	489.22	535.50	560.09	1145.16
63	151.20	171.59	199.66	212.91	430.82	292.52	355.95	392.37	421.66	837.92	405.38	505.02	554.60	566.18	1137.74
64	158.86	186.34	209.28	232.70	490.15	292.66	372.27	417.76	438.87	857.56	402.16	518.37	563.47	579.51	1151.32
65	173.86	200.37	223.44	245.56	516.85	309.98	388.80	425.26	448.65	858.82	412.13	539.34	574.23	582.05	1147.23
66	189.24	219.35	244.30	274.34	542.38	335.87	429.48	469.68	492.25	935.97	439.83	566.22	611.70	634.05	1212.21
67	209.39	246.38	273.68	294.73	571.90	364.91	475.59	524.64	532.65	1013.44	463.72	600.00	659.86	677.44	1294.45
68	234.29	265.27	291.15	326.25	609.41	416.48	512.24	553.51	601.41	1110.08	499.35	624.99	680.98	738.22	1381.27
69	258.33	290.86	325.87	354.11	624.57	444.55	558.51	618.97	662.66	1198.92	542.24	651.11	732.51	789.59	1456.22
70	271.04	317.50	352.59	389.97	640.00	469.82	622.99	654.80	734.18	1285.71	565.11	693.51	770.10	851.69	1489.19
71	296.88	342.13	373.02	429.21	659.74	497.86	636.41	711.41	810.10	1306.71	578.58	718.22	819.08	912.44	1490.25
72	326.82	372.66	406.21	468.91	692.35	510.98	654.51	741.87	832.71	1323.76	585.78	734.30	847.85	950.05	1493.22
73	353.26	402.51	440.86	520.65	721.83	525.08	671.52	766.62	861.14	1339.04	597.68	742.12	861.14	976.66	1494.78
74	396.92	448.21	482.88	577.65	757.92	542.14	692.85	784.17	877.75	1343.55	608.95	764.80	877.75	984.24	1494.67
75	412.01	498.61	529.86	640.25	803.21	554.29	706.81	803.28	901.10	1344.72	615.50	770.67	892.20	1001.88	1493.32
76	420.29	517.90	596.54	661.61	919.49	561.29	710.59	821.59	921.92	1343.25	617.07	772.79	897.52	1008.69	1489.48
77	443.68	550.16	631.29	702.28	967.95	583.12	741.80	854.40	963.41	1375.68	632.49	796.08	927.92	1042.01	1504.63
78	473.47	584.03	675.36	749.87	1025.99	612.87	776.12	901.28	1014.24	1416.28	659.38	829.18	968.58	1091.15	1516.73
79	494.45	614.65	707.65	789.30	1071.24	632.80	800.79	932.19	1054.67	1425.26	674.06	855.07	997.96	1122.71	1513.90
80	508.48	631.87	731.86	816.96	1095.67	644.64	812.71	951.00	1076.52	1425.43	680.80	863.77	1010.57	1142.47	1514.79
81	551.03	685.06	793.56	885.05	1191.41	691.44	872.28	1023.33	1155.24	1533.94	729.74	921.21	1078.65	1221.19	1621.16
82	591.45	738.25	857.39	953.13	1282.89	731.86	929.72	1089.29	1227.57	1633.93	772.29	980.78	1153.11	1297.78	1725.41
83	636.13	793.56	916.96	1023.33	1376.50	780.80	987.17	1153.11	1304.17	1731.80	821.22	1040.35	1216.94	1374.37	1825.41
84	682.93	851.01	985.04	1097.80	1478.62	829.73	1046.74	1225.45	1380.76	1838.17	872.28	1102.05	1289.27	1450.96	1936.04
85	738.25	916.96	1059.50	1182.90	1591.38	885.05	1116.94	1302.04	1467.98	1957.31	929.72	1172.26	1367.99	1540.32	2053.05
86	793.56	987.17	1144.60	1276.51	1714.78	940.36	1187.15	1387.14	1561.59	2080.71	985.04	1242.47	1453.09	1633.93	2176.45
87	857.39	1061.63	1229.70	1374.37	1846.68	1004.19	1261.62	1472.24	1659.46	2212.61	1048.86	1316.93	1538.19	1731.80	2308.35
88	919.09	1144.60	1325.44	1476.49	1984.97	1065.88	1344.59	1567.98	1761.58	2350.90	1110.56	1399.90	1633.93	1833.92	2446.64
89	989.29	1233.96	1425.43	1589.25	2138.15	1136.09	1433.94	1667.97	1874.34	2504.08	1180.77	1489.26	1733.92	1946.67	2599.82
90	1068.01	1329.70	1538.19	1714.78	2306.22	1214.81	1529.68	1780.73	1999.86	2672.16	1259.49	1585.00	1846.68	2072.20	2767.89
91	1150.98	1431.82	1657.33	1848.81	2487.06	1297.78	1631.80	1899.87	2133.90	2852.99	1342.46	1687.12	1965.82	2206.23	2948.73
92	1240.34	1542.45	1782.86	1989.22	2674.28	1387.14	1742.43	2025.39	2274.31	3040.22	1431.82	1797.75	2091.35	2346.65	3135.95
93	1333.95	1659.46	1919.02	2142.41	2880.65	1480.75	1859.45	2161.55	2427.49	3246.58	1525.43	1914.76	2227.51	2499.83	3342.32
94	1436.07	1784.98	2065.81	2306.22	3101.91	1582.87	1984.97	2308.35	2591.31	3467.85	1627.55	2040.28	2374.30	2663.65	3563.58
95	1548.83	1927.53	2229.63	2487.06	3344.45	1695.63	2127.51	2472.17	2772.15	3710.38	1740.31	2182.83	2538.12	2844.48	3806.12

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

Appendix B1

Union Security Insurance Company

6072-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	27.87	30.92	35.19	36.02	56.06	96.07	108.94	122.96	129.41	274.15	322.37	398.35	430.23	470.99	698.00
30	30.99	32.54	37.34	38.04	69.37	100.60	113.88	124.57	131.26	283.91	326.98	402.83	436.39	476.96	698.00
31	32.73	33.34	38.67	39.29	70.37	107.63	120.95	131.05	138.11	299.14	328.75	403.87	437.42	478.62	698.00
32	34.40	34.71	40.64	40.85	74.70	108.01	120.95	137.60	144.60	303.92	329.82	405.59	439.14	479.62	698.00
33	35.38	36.29	43.14	43.28	76.70	112.90	128.42	143.78	151.17	314.38	330.53	406.63	440.17	481.28	698.00
34	36.98	38.76	45.88	46.15	80.36	113.30	135.14	148.95	157.39	327.35	331.60	407.23	441.22	482.28	698.00
35	38.56	40.54	49.42	49.93	83.76	117.25	140.50	148.95	163.72	328.20	333.39	407.23	441.22	482.35	698.00
36	40.11	43.92	52.14	53.18	87.17	124.80	143.83	149.45	167.73	340.05	333.83	407.23	441.22	482.35	698.00
37	41.65	46.52	55.44	57.25	98.11	128.41	151.30	158.99	171.09	349.67	333.83	407.23	441.22	482.35	698.00
38	44.10	48.12	59.63	60.61	98.11	128.41	154.99	162.26	174.59	361.23	333.83	407.23	441.22	482.35	698.00
39	45.62	50.64	62.18	64.52	98.64	131.83	158.25	165.14	184.04	377.68	333.83	407.23	441.22	482.35	698.00
40	43.55	52.94	58.28	67.08	99.93	131.32	158.12	161.71	190.36	386.40	327.92	403.37	439.10	481.02	758.70
41	46.36	56.05	62.21	70.26	104.87	135.72	162.73	167.05	196.47	403.18	332.59	408.21	446.87	489.48	758.70
42	46.36	58.62	65.83	74.06	117.56	137.91	166.83	172.41	208.65	421.11	337.31	412.07	454.70	497.35	758.70
43	49.08	61.56	66.51	76.24	119.04	142.30	171.32	183.55	214.35	439.47	342.05	416.98	462.60	504.95	758.70
44	52.42	62.23	70.30	80.79	121.41	151.11	180.04	193.27	224.86	461.18	343.94	419.02	470.40	513.62	758.70
45	62.99	66.28	72.33	79.72	126.47	168.60	187.18	202.34	225.53	475.98	369.99	424.66	468.40	512.47	789.05
46	63.80	66.98	76.90	82.05	127.80	169.37	198.07	213.93	231.51	507.56	375.11	429.66	476.35	515.91	789.05
47	67.89	70.78	77.69	83.00	129.90	175.95	202.44	220.40	243.70	530.24	380.27	434.29	486.09	515.91	789.05
48	71.34	73.24	81.38	87.82	142.71	180.59	206.78	232.10	255.95	560.30	383.43	434.29	486.65	515.91	789.05
49	74.58	76.62	85.68	90.57	151.85	191.48	217.25	238.14	262.04	576.61	383.43	434.29	486.65	515.91	789.05
50	77.14	72.37	84.96	90.39	160.44	191.64	214.79	244.64	282.87	587.41	380.55	428.83	481.49	507.55	890.21
51	77.05	75.24	96.30	99.93	165.71	191.47	215.62	263.91	298.17	593.65	367.80	433.82	494.38	518.84	900.32
52	80.13	80.11	94.57	101.42	182.72	198.79	233.15	266.92	301.85	621.26	379.58	430.00	483.28	516.11	950.90
53	83.98	84.46	99.43	109.22	211.46	217.13	240.16	280.21	310.18	647.44	373.82	433.19	478.83	520.80	981.25
54	85.08	93.82	106.24	111.48	225.96	211.46	247.60	287.39	319.24	674.63	368.48	443.72	481.89	518.18	1001.48
55	87.98	97.69	111.32	118.21	239.82	224.57	259.32	301.06	322.07	690.31	363.51	446.36	479.18	515.72	1021.71
56	92.90	102.42	116.46	124.49	267.88	232.47	268.02	305.01	331.82	713.41	366.35	443.03	478.08	509.80	1078.90
57	98.25	105.75	123.92	134.08	274.97	237.51	277.99	310.91	342.99	723.32	370.26	435.83	478.43	518.05	1073.64
58	104.31	110.51	136.10	140.56	279.10	239.16	277.31	325.28	347.81	734.32	381.64	428.15	490.87	518.43	1079.91
59	104.86	115.14	140.07	148.67	301.64	246.07	287.85	320.49	352.86	735.54	378.10	428.43	480.24	515.61	1078.71
60	107.65	126.88	148.29	161.22	312.10	252.70	297.98	327.16	367.14	748.28	375.84	434.32	481.57	523.47	1077.64
61	113.62	136.84	157.04	169.60	341.32	252.38	307.32	337.00	373.15	790.87	371.21	453.98	489.47	524.77	1085.92
62	123.38	148.61	171.41	182.34	380.70	260.19	331.11	366.37	386.03	795.50	377.97	473.27	510.24	527.15	1080.34
63	140.89	165.11	186.57	200.20	406.89	279.02	346.94	375.31	400.99	801.22	384.86	489.56	525.41	539.22	1090.33
64	148.72	173.49	196.60	216.76	460.14	279.93	355.16	396.87	411.44	817.27	382.78	493.68	535.53	549.69	1094.07
65	160.23	187.65	207.93	232.97	483.03	293.23	372.07	401.42	429.80	810.81	384.65	510.70	547.52	557.80	1099.68
66	178.92	209.67	228.64	255.20	509.65	319.08	416.60	441.58	461.96	887.28	421.50	547.34	580.89	601.33	1165.14
67	198.74	229.74	251.14	278.71	539.87	347.74	453.57	491.33	509.49	974.89	445.36	571.88	620.00	648.52	1230.02
68	219.87	251.84	274.98	306.87	573.56	394.33	489.77	528.35	573.16	1054.58	476.45	602.02	659.15	704.86	1316.89
69	236.80	277.48	306.32	331.57	587.10	418.14	540.49	589.09	629.93	1143.67	505.79	633.27	698.04	752.18	1387.96
70	253.67	297.86	330.15	367.78	605.09	443.96	595.90	621.64	701.18	1236.89	529.79	663.35	732.63	818.93	1424.68
71	280.02	323.12	351.79	401.22	620.51	473.37	611.29	679.07	765.32	1247.32	549.86	689.65	782.77	872.59	1426.73
72	303.48	351.10	382.66	441.33	652.22	480.70	627.40	707.81	794.86	1260.72	551.55	704.02	813.79	912.20	1431.00
73	333.82	384.49	415.10	487.35	681.21	504.08	646.51	728.12	819.13	1277.80	569.56	721.12	822.63	924.15	1426.28
74	374.33	424.62	454.97	544.38	716.96	516.32	663.29	748.67	835.80	1280.98	579.80	735.76	839.02	939.06	1428.89
75	382.37	472.37	499.97	604.68	756.45	521.69	676.73	767.71	862.56	1281.79	579.82	741.03	850.71	957.41	1426.95
76	395.88	496.21	564.00	623.65	866.55	534.17	685.90	780.92	878.54	1283.81	584.45	745.67	859.56	962.59	1426.41
77	415.79	524.81	595.80	664.25	913.60	550.16	713.66	813.83	920.31	1313.15	599.47	770.73	889.89	1001.44	1438.85
78	442.23	557.59	636.91	709.01	967.50	576.82	747.11	858.02	970.98	1350.75	623.28	800.34	925.32	1045.49	1446.54
79	462.69	587.44	671.36	743.94	1011.85	596.51	771.21	891.36	1007.04	1358.38	637.75	825.59	954.87	1072.81	1447.28
80	474.44	604.21	691.44	770.16	1036.10	606.34	785.05	908.45	1025.46	1361.61	642.51	833.99	965.89	1091.41	1448.84
81	514.86	655.27	748.88	836.11	1125.45	651.02	840.37	974.40	1099.92	1461.60	687.19	889.30	1031.84	1165.88	1548.83
82	555.28	704.21	808.45	897.81	1212.68	693.57	893.56	1038.23	1170.13	1557.34	733.99	944.62	1095.67	1238.21	1646.69
83	597.83	755.27	868.03	963.76	1302.04	738.25	946.74	1099.92	1238.21	1653.08	778.67	1002.06	1163.75	1308.42	1744.56
84	640.38	812.71	931.85	1036.10	1397.78	782.92	1006.31	1168.00	1314.80	1750.94	823.35	1061.63	1231.83	1385.01	1846.68
85	687.19	872.28	1002.06	1116.94	1504.15	829.73	1068.01	1240.34	1397.78	1861.57	872.28	1125.45	1304.17	1467.98	1957.31
86	742.50	940.36	1080.78	1202.04	1619.04	885.05	1136.09	1319.06	1482.88	1976.46	927.60	1193.53	1382.88	1553.08	2072.20
87	799.94	1014.82	1161.62	1293.53	1744.56	942.49	1210.55	1399.90	1574.36	2101.98	985.04	1268.00	1463.73	1644.57	2197.72
88	861.64	1091.41	1253.11	1393.52	1876.47	1004.19	1287.15	1491.39	1674.35	2233.89	1046.74	1344.59	1555.21	1744.56	2329.63
89	927.60	1174.39	1346.72	1499.90	2021.14	1070.14	1370.12	1585.00	1780.73	2378.56	1112.69	1427.56	1648.82	1850.94	2474.30
90	999.93	1265.87	1453.09	1616.91	2180.70	1142.47	1461.60	1691.37	1897.74	2538.12	1185.02	1519.04	1755.20	1967.95	2633.86
91	1076.52	1363.74	1565.85	1744.56	2348.77	1219.06	1559.47	1804.13	2025.39	2706.20	1261.62	1616.91	1867.96	2095.60	2801.93
92	1161.62	1470.11	1684.99	1876.47	2527.49	1304.17	1665.84	1923.27	2157.30	2884.91	1346.72	1723.29	1987.10	2227.51	2980.65
93	1246.72	1582.87	1814.77	2021.14	2721.09	1389.27	1778.60	2053.05	2301.97	3078.51	1431.82	1836.04	2116.88	2372.18	3174.25
94	1346.72	1704.14	1955.18	2176.45	2929.59	1489.26	1899.87	2193.47	2457.28	3287.01	1531.81	1957.31	2257.29	2527.49	3382.75
95	1448.84	1838.17	2106.24	2344.52	3161.48	1591.38	2033.90	2344.52	2625.35	3518.91	1633.93	2091.35	2408.34	2695.56	3614.64

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

Appendix B2

Union Security Insurance Company

6072-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	172.13	196.10	231.45	255.33	505.30	334.28	406.99	453.66	513.02	746.05
30	180.25	204.99	234.48	258.98	523.29	339.07	411.57	460.16	519.52	746.05
31	192.84	217.71	246.67	272.49	528.49	340.91	412.63	461.25	521.33	746.05
32	193.51	217.71	259.02	285.29	521.59	342.02	414.40	463.05	522.42	746.05
33	194.92	231.15	270.65	298.26	510.38	342.75	415.46	464.14	524.23	746.05
34	195.60	243.26	274.92	310.52	504.19	343.86	416.07	465.26	525.31	746.05
35	190.52	245.94	274.92	323.02	492.86	345.71	416.07	465.26	525.39	746.05
36	191.52	239.78	264.34	319.59	486.34	346.17	416.07	465.26	525.39	746.05
37	186.68	240.78	259.58	313.92	477.36	346.17	416.07	465.26	525.39	746.05
38	186.68	235.93	255.11	308.89	471.70	346.17	416.07	465.26	525.39	746.05
39	182.08	230.85	250.36	303.91	462.98	346.17	416.07	465.26	525.39	746.05
40	193.33	242.28	257.15	310.88	489.81	352.80	420.63	461.15	516.00	799.77
41	189.90	238.79	255.74	309.58	490.64	357.83	425.68	469.30	525.08	799.77
42	192.11	234.79	254.39	308.19	492.67	362.90	429.70	477.52	533.52	799.77
43	188.79	231.57	253.38	306.32	494.95	368.01	434.82	485.82	541.67	799.77
44	191.29	234.02	257.91	311.14	508.92	370.04	436.95	494.01	550.98	799.77
45	195.82	245.44	271.24	333.80	533.91	367.65	446.63	495.36	557.80	847.52
46	195.86	242.51	270.18	332.52	567.40	372.74	451.89	503.76	561.54	847.52
47	194.79	239.39	269.94	331.60	592.76	377.87	456.76	514.06	561.54	847.52
48	191.68	236.38	268.96	330.73	626.36	381.01	456.76	514.65	561.54	847.52
49	197.70	233.74	268.13	329.58	644.59	381.01	456.76	514.65	561.54	847.52
50	213.39	251.81	300.48	359.27	649.82	384.90	446.49	514.28	556.80	943.01
51	218.44	259.55	309.00	362.33	668.17	387.51	449.12	512.80	561.97	978.82
52	219.68	268.12	317.57	375.33	684.57	391.91	455.72	506.91	564.88	1002.70
53	235.08	272.73	317.14	377.24	720.94	392.10	456.39	512.05	563.33	1044.47
54	235.87	281.27	325.27	389.30	736.90	387.55	457.03	516.94	566.01	1074.32
55	242.28	289.50	334.03	391.64	760.98	383.31	461.94	511.38	556.51	1110.13
56	252.07	295.24	346.26	399.55	789.22	388.18	460.54	512.49	555.88	1160.07
57	253.18	310.81	358.77	419.95	798.29	382.30	451.94	508.10	553.76	1153.78
58	260.20	325.45	376.49	433.25	814.12	383.18	460.64	518.45	556.76	1156.50
59	280.40	334.80	386.60	446.75	818.73	385.66	456.39	512.71	558.54	1151.65
60	282.73	355.46	403.33	467.00	835.82	386.27	459.25	513.98	577.00	1152.10
61	291.35	370.07	422.66	485.47	889.40	397.42	483.24	538.82	595.78	1184.67
62	298.77	393.63	443.21	500.57	922.22	405.77	515.20	567.89	606.35	1216.65
63	312.88	409.18	455.98	526.59	940.17	425.49	542.35	595.78	629.58	1244.05
64	325.32	424.48	483.77	543.81	973.43	438.34	566.37	625.82	648.07	1280.16
65	355.90	451.03	504.87	568.35	999.92	456.98	605.04	654.33	675.92	1310.65
66	390.50	509.77	560.07	616.49	1134.11	499.28	655.03	714.78	752.44	1437.76
67	442.11	582.61	643.19	677.16	1272.28	548.34	717.39	791.78	838.96	1570.80
68	506.48	652.82	717.47	782.90	1424.51	608.16	772.74	862.79	935.08	1730.91
69	566.29	733.79	818.94	890.61	1589.91	669.50	835.20	951.29	1037.69	1875.11
70	627.29	838.11	903.07	1018.83	1775.33	729.35	911.52	1034.79	1149.95	2000.43
71	680.79	889.30	1009.85	1156.18	1856.91	768.05	979.67	1136.11	1274.31	2063.67
72	727.38	943.37	1087.88	1234.63	1939.26	814.34	1033.65	1212.30	1378.20	2142.56
73	771.06	1008.44	1159.64	1315.69	2026.82	857.38	1095.39	1285.09	1459.50	2215.14
74	820.16	1070.01	1236.10	1403.06	2108.29	905.55	1154.08	1356.19	1537.80	2302.08
75	870.22	1127.19	1306.73	1488.61	2191.77	948.74	1208.80	1424.25	1617.32	2390.21
76	917.22	1189.76	1386.50	1578.47	2282.28	994.38	1269.18	1495.82	1698.46	2486.36
77	965.95	1253.39	1467.94	1675.83	2362.58	1033.83	1328.50	1569.35	1787.39	2546.09
78	1009.44	1305.63	1540.59	1761.71	2426.82	1068.49	1377.16	1631.92	1865.05	2557.14
79	1041.06	1349.05	1599.01	1825.82	2437.70	1096.20	1415.29	1680.66	1918.81	2552.27
80	1059.50	1367.99	1629.67	1861.57	2438.13	1108.43	1431.82	1704.14	1946.67	2553.02
81	1133.96	1465.86	1744.56	1995.61	2616.84	1185.02	1531.81	1821.15	2080.71	2731.73
82	1208.43	1563.72	1859.45	2121.13	2789.17	1261.62	1629.67	1936.04	2208.36	2904.05
83	1285.02	1657.33	1970.08	2250.91	2955.12	1336.08	1723.29	2048.79	2338.14	3074.26
84	1365.86	1761.58	2089.22	2382.81	3135.95	1419.05	1831.79	2172.19	2476.42	3259.35
85	1453.09	1872.21	2221.12	2531.74	3335.94	1508.41	1942.42	2306.22	2625.35	3459.34
86	1546.70	1991.35	2361.54	2691.30	3544.44	1602.02	2061.56	2446.64	2784.91	3667.83
87	1646.69	2119.00	2508.34	2857.25	3763.57	1702.01	2189.21	2593.44	2950.86	3886.97
88	1750.94	2250.91	2665.77	3035.96	4001.85	1806.26	2321.12	2750.87	3129.57	4125.25
89	1867.96	2399.83	2838.10	3229.56	4259.28	1923.27	2470.04	2923.20	3323.17	4382.68
90	1993.48	2561.53	3025.32	3442.32	4542.24	2048.79	2631.73	3110.42	3535.93	4665.64
91	2127.51	2731.73	3229.56	3669.96	4844.35	2182.83	2801.93	3314.66	3763.57	4967.74
92	2272.18	2914.69	3442.32	3910.37	5167.73	2327.50	2984.90	3527.42	4003.98	5291.12
93	2425.36	3110.42	3672.09	4169.93	5512.39	2480.68	3180.63	3757.19	4263.54	5635.78
94	2593.44	3321.05	3921.01	4450.76	5886.83	2648.75	3391.26	4006.11	4544.37	6010.22
95	2776.40	3555.07	4193.33	4757.12	6295.31	2831.72	3625.28	4278.43	4850.73	6418.71

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

Appendix B2

Union Security Insurance Company

6072-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	152.11	177.94	202.52	223.85	456.92	288.18	372.60	405.06	454.24	668.46
30	159.29	186.01	205.17	227.05	473.19	292.30	376.79	410.86	459.99	668.46
31	170.41	197.55	215.84	238.90	477.89	293.89	377.76	411.83	461.59	668.46
32	171.01	197.55	226.64	250.12	471.65	294.84	379.38	413.44	462.56	668.46
33	172.25	209.75	236.82	261.49	461.51	295.48	380.35	414.41	464.16	668.46
34	172.85	220.74	240.55	272.24	455.91	296.43	380.91	415.41	465.12	668.46
35	168.37	223.17	240.55	283.20	445.67	298.03	380.91	415.41	465.19	668.46
36	169.25	217.58	231.29	280.19	439.77	298.42	380.91	415.41	465.19	668.46
37	164.97	218.48	227.13	275.22	431.66	298.42	380.91	415.41	465.19	668.46
38	164.97	214.08	223.22	270.81	426.54	298.42	380.91	415.41	465.19	668.46
39	160.91	209.47	219.07	266.44	418.66	298.42	380.91	415.41	465.19	668.46
40	168.65	217.22	226.44	274.07	436.47	307.28	376.35	409.33	459.24	710.24
41	165.66	214.09	225.21	272.92	437.21	311.66	380.87	416.57	467.32	710.24
42	167.59	210.50	224.01	271.70	439.02	316.07	384.47	423.87	474.83	710.24
43	164.69	207.61	223.13	270.05	441.04	320.53	389.05	431.24	482.09	710.24
44	166.87	209.81	227.11	274.30	453.50	322.30	390.95	438.51	490.37	710.24
45	171.84	217.73	244.50	297.16	469.65	333.18	392.16	438.00	500.45	746.05
46	171.87	215.13	243.55	296.02	499.10	337.80	396.78	445.43	503.81	746.05
47	170.94	212.36	243.32	295.21	521.41	342.44	401.06	454.54	503.81	746.05
48	168.21	209.69	242.44	294.43	550.96	345.29	401.06	455.06	503.81	746.05
49	173.49	207.35	241.70	293.41	567.00	345.29	401.06	455.06	503.81	746.05
50	190.12	225.89	262.92	323.35	574.01	342.13	401.84	460.41	495.97	835.58
51	191.61	230.31	275.49	327.26	592.73	341.01	400.83	456.35	498.01	865.42
52	196.95	239.13	280.64	336.64	619.89	346.10	408.74	452.59	498.68	895.26
53	208.11	244.02	288.31	335.75	634.86	343.09	406.19	459.08	499.31	925.11
54	209.24	245.66	293.10	344.38	656.22	340.29	403.78	456.63	495.77	960.92
55	215.78	254.19	298.50	347.71	675.24	333.12	405.82	457.33	496.45	984.79
56	226.12	260.91	308.17	356.74	710.29	348.48	410.75	456.87	494.96	1035.14
57	231.78	280.07	321.54	371.36	712.93	348.69	405.19	462.93	489.04	1023.70
58	232.81	288.92	333.56	389.24	723.66	339.72	408.63	461.24	501.77	1028.00
59	243.23	305.54	342.23	398.19	729.25	340.29	410.75	455.37	496.84	1030.42
60	250.23	317.37	359.89	413.36	750.09	343.35	409.33	456.51	513.59	1027.81
61	260.36	326.90	374.35	436.31	791.99	352.49	430.28	478.95	534.04	1055.10
62	266.23	347.86	392.98	444.62	827.53	365.52	455.75	508.28	541.28	1082.46
63	278.44	364.38	407.53	463.29	838.74	379.67	479.90	527.52	557.38	1110.14
64	286.39	378.59	430.64	482.77	875.33	387.51	504.87	558.66	575.44	1142.55
65	313.53	400.29	447.87	504.01	895.61	401.40	534.24	585.30	599.60	1174.37
66	349.71	456.11	501.56	554.03	1010.19	442.04	586.26	638.41	672.94	1282.55
67	396.06	513.33	571.72	602.54	1130.48	489.24	636.94	706.26	747.39	1394.87
68	450.93	583.23	637.06	696.57	1268.96	540.58	691.40	769.43	830.50	1545.30
69	499.27	654.93	731.20	790.97	1413.26	593.19	743.53	846.32	920.64	1667.24
70	562.87	745.78	802.00	908.51	1579.02	652.94	809.87	916.90	1027.54	1776.28
71	607.73	790.49	901.30	1026.98	1651.49	684.57	870.08	1011.34	1131.64	1837.02
72	644.43	842.18	966.65	1097.45	1726.74	727.78	918.80	1081.50	1225.06	1906.58
73	688.44	892.92	1031.14	1171.88	1805.59	765.19	973.00	1144.35	1297.33	1972.14
74	729.36	947.81	1095.50	1247.81	1877.74	805.59	1025.20	1206.81	1367.91	2046.66
75	772.29	1002.26	1166.82	1323.52	1954.15	842.08	1077.28	1267.56	1438.24	2130.20
76	815.90	1060.26	1234.52	1405.16	2030.97	882.11	1130.53	1330.50	1511.82	2211.74
77	862.00	1115.26	1308.21	1488.22	2104.30	922.07	1181.45	1396.95	1589.63	2263.80
78	898.88	1165.40	1372.35	1567.03	2159.69	952.97	1228.15	1454.07	1658.36	2276.35
79	929.92	1198.90	1422.10	1623.96	2167.87	975.91	1258.79	1494.68	1705.61	2272.01
80	944.62	1216.94	1448.84	1655.20	2170.06	989.29	1276.51	1516.92	1729.67	2272.18
81	1008.44	1304.17	1553.08	1776.47	2331.75	1053.12	1363.74	1621.16	1853.06	2431.75
82	1076.52	1391.39	1655.20	1889.23	2478.55	1123.33	1448.84	1723.29	1965.82	2582.80
83	1144.60	1474.37	1753.07	1999.86	2629.61	1191.41	1536.06	1825.41	2080.71	2738.11
84	1214.81	1565.85	1857.32	2121.13	2791.30	1263.74	1627.55	1931.78	2204.10	2899.80
85	1293.53	1665.84	1976.46	2257.29	2965.75	1342.46	1729.67	2053.05	2338.14	3076.38
86	1376.50	1772.22	2099.86	2395.58	3152.97	1425.43	1836.04	2176.45	2476.42	3263.60
87	1463.73	1882.85	2231.76	2544.51	3350.83	1512.66	1946.67	2308.35	2625.35	3461.46
88	1559.47	2001.99	2372.18	2704.07	3561.46	1608.40	2065.81	2448.77	2784.91	3672.09
89	1661.59	2133.90	2527.49	2874.27	3789.10	1710.52	2197.72	2604.08	2955.12	3899.73
90	1774.35	2276.44	2693.43	3063.62	4042.27	1823.28	2340.26	2770.02	3144.46	4152.90
91	1893.49	2429.62	2872.14	3267.86	4312.47	1942.42	2493.44	2948.73	3348.71	4423.10
92	2023.26	2591.31	3063.62	3480.61	4597.56	2072.20	2655.14	3140.21	3561.46	4708.19
93	2159.43	2765.77	3267.86	3712.51	4903.92	2208.36	2829.59	3344.45	3793.36	5014.55
94	2308.35	2955.12	3491.25	3963.56	5235.81	2357.28	3018.94	3567.84	4044.40	5346.44
95	2470.04	3161.48	3733.78	4235.88	5601.74	2518.98	3225.31	3810.38	4316.72	5712.37

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

Appendix B2

Union Security Insurance Company

6072-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period

Home and Community Care at 80%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	140.10	167.05	188.06	202.86	413.91	265.12	343.94	367.25	411.49	608.78
30	146.71	174.62	190.51	205.76	428.65	268.91	347.81	372.51	416.70	608.78
31	156.96	185.46	200.42	216.50	432.91	270.38	348.70	373.39	418.15	608.78
32	157.51	185.46	210.45	226.67	427.26	271.25	350.20	374.85	419.02	608.78
33	158.65	196.91	219.90	236.97	418.07	271.84	351.09	375.73	420.47	608.78
34	159.21	207.22	223.37	246.72	413.00	272.72	351.61	376.64	421.35	608.78
35	155.08	209.50	223.37	256.65	403.73	274.18	351.61	376.64	421.40	608.78
36	155.89	204.26	214.77	253.92	398.38	274.55	351.61	376.64	421.40	608.78
37	151.95	205.11	210.91	249.42	391.03	274.55	351.61	376.64	421.40	608.78
38	151.95	200.97	207.28	245.42	386.39	274.55	351.61	376.64	421.40	608.78
39	148.20	196.65	203.42	241.46	379.25	274.55	351.61	376.64	421.40	608.78
40	152.20	200.51	211.09	253.61	402.52	278.83	348.68	378.24	423.12	650.56
41	149.49	197.62	209.94	252.55	403.20	282.80	352.87	384.93	430.56	650.56
42	151.24	194.31	208.83	251.42	404.87	286.81	356.20	391.68	437.48	650.56
43	148.62	191.64	208.00	249.89	406.74	290.85	360.44	398.48	444.17	650.56
44	150.59	193.67	211.72	253.83	418.22	292.45	362.21	405.20	451.80	650.56
45	155.86	201.90	221.58	268.67	435.04	304.46	359.48	401.50	453.54	692.34
46	155.89	199.49	220.71	267.64	462.33	308.67	363.72	408.31	456.58	692.34
47	155.04	196.92	220.51	266.90	482.99	312.92	367.64	416.66	456.58	692.34
48	152.56	194.44	219.71	266.20	510.37	315.52	367.64	417.14	456.58	692.34
49	157.35	192.27	219.04	265.27	525.22	315.52	367.64	417.14	456.58	692.34
50	178.48	207.38	244.14	291.41	525.27	315.40	367.11	421.22	449.18	763.96
51	180.12	208.37	249.43	296.10	538.85	315.17	367.03	414.00	456.89	787.83
52	178.01	213.77	251.10	301.81	560.59	315.56	366.46	407.34	450.14	817.67
53	188.84	222.49	255.88	309.34	575.68	313.68	369.68	419.35	456.64	841.55
54	190.21	227.86	264.50	314.44	597.05	311.93	372.72	417.86	450.33	865.42
55	196.85	233.01	273.62	318.43	621.65	305.74	371.28	415.76	452.41	901.23
56	203.88	236.88	280.47	324.64	641.90	308.78	373.41	417.14	453.08	934.00
57	206.82	249.33	294.46	340.12	652.69	306.68	366.23	417.77	453.08	944.52
58	215.69	265.68	300.54	355.40	657.01	316.02	375.20	411.18	453.65	936.98
59	226.34	276.29	310.55	359.34	662.14	317.60	372.14	418.27	448.13	934.45
60	230.73	285.64	322.66	375.49	672.94	314.74	369.39	415.01	469.21	932.20
61	238.66	299.14	344.16	390.22	719.99	324.85	390.56	437.98	481.56	957.92
62	245.53	314.30	360.48	406.34	749.30	331.99	412.82	461.21	491.00	984.05
63	252.60	337.50	373.34	425.88	760.72	343.67	443.74	487.18	511.17	1010.79
64	264.15	344.18	394.29	438.38	788.55	358.93	459.57	506.76	522.37	1034.14
65	288.11	363.64	409.87	458.44	809.28	370.52	489.18	531.27	545.09	1066.15
66	320.56	411.39	451.40	502.43	920.06	407.05	527.30	580.37	610.47	1164.10
67	356.14	469.24	521.10	547.26	1032.00	443.27	579.95	646.09	676.49	1273.40
68	411.72	530.21	581.40	637.03	1154.34	486.53	627.00	695.39	759.75	1407.17
69	459.06	596.64	662.95	719.34	1287.07	544.62	679.02	770.87	838.38	1520.01
70	508.62	678.30	733.54	827.39	1438.19	590.43	738.71	835.03	934.13	1619.80
71	547.95	718.94	819.07	930.91	1502.45	621.12	790.38	919.40	1031.12	1670.02
72	587.01	763.84	880.51	998.55	1574.94	660.45	839.04	982.60	1113.40	1734.28
73	624.19	814.87	939.34	1067.85	1641.44	694.51	887.33	1040.31	1178.00	1792.54
74	667.84	867.33	998.84	1133.58	1710.69	735.03	934.40	1098.43	1241.95	1864.22
75	705.13	914.24	1060.49	1203.20	1775.93	769.10	982.15	1152.83	1306.73	1939.11
76	746.58	963.14	1125.20	1279.84	1846.87	807.27	1026.54	1213.18	1378.50	2013.89
77	783.41	1012.94	1191.59	1358.92	1913.99	838.24	1074.97	1272.72	1447.66	2060.99
78	817.16	1059.01	1247.37	1425.23	1965.65	868.75	1115.19	1321.88	1506.94	2068.27
79	843.73	1091.98	1295.08	1481.07	1974.15	885.13	1145.39	1363.13	1555.92	2067.55
80	857.39	1106.31	1319.06	1506.28	1976.46	897.81	1159.49	1378.63	1574.36	2067.94
81	919.09	1189.28	1412.67	1614.78	2121.13	959.51	1242.47	1474.37	1684.99	2214.74
82	976.53	1265.87	1502.02	1716.90	2257.29	1019.08	1319.06	1565.85	1787.11	2350.90
83	1042.48	1342.46	1597.76	1819.02	2393.45	1082.90	1397.78	1659.46	1893.49	2489.19
84	1108.43	1425.43	1693.50	1931.78	2538.12	1150.98	1480.75	1759.45	2006.24	2635.99
85	1178.64	1516.92	1799.88	2053.05	2697.69	1223.32	1576.49	1867.96	2127.51	2799.81
86	1255.23	1612.65	1912.63	2178.57	2867.89	1299.91	1672.23	1980.71	2253.04	2970.01
87	1333.95	1712.65	2031.77	2312.61	3046.60	1378.63	1772.22	2099.86	2387.07	3148.72
88	1421.18	1823.28	2159.43	2457.28	3240.20	1465.86	1882.85	2227.51	2531.74	3342.32
89	1512.66	1942.42	2297.71	2614.71	3448.70	1557.34	2001.99	2365.79	2689.18	3550.82
90	1614.78	2072.20	2450.89	2787.04	3678.47	1659.46	2131.77	2518.98	2861.50	3780.59
91	1725.41	2212.61	2614.71	2972.14	3921.01	1770.09	2272.18	2682.79	3046.60	4023.13
92	1842.43	2359.41	2787.04	3167.87	4182.69	1887.10	2418.98	2855.12	3242.33	4284.81
93	1965.82	2516.85	2974.26	3378.49	4461.39	2010.50	2576.42	3042.34	3452.95	4563.51
94	2101.98	2689.18	3176.38	3604.01	4763.50	2146.66	2748.75	3244.46	3678.47	4865.62
95	2248.78	2876.40	3397.64	3855.05	5095.39	2293.46	2935.97	3465.72	3929.52	5197.51

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

6072-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	132.10	148.89	177.21	188.87	392.41	253.60	321.01	345.65	390.11	578.94
30	138.33	155.64	179.52	191.57	406.39	257.22	324.62	350.60	395.05	578.94
31	147.99	165.30	188.86	201.57	410.43	258.62	325.46	351.43	396.43	578.94
32	148.51	165.30	198.31	211.04	405.07	259.46	326.85	352.80	397.25	578.94
33	149.59	175.51	207.22	220.63	396.36	260.02	327.69	353.63	398.63	578.94
34	150.11	184.70	210.48	229.70	391.55	260.86	328.17	354.48	399.46	578.94
35	146.21	186.73	210.48	238.95	382.75	262.26	328.17	354.48	399.51	578.94
36	146.98	182.05	202.38	236.41	377.69	262.61	328.17	354.48	399.51	578.94
37	143.27	182.81	198.74	232.21	370.72	262.61	328.17	354.48	399.51	578.94
38	143.27	179.13	195.32	228.50	366.32	262.61	328.17	354.48	399.51	578.94
39	139.74	175.27	191.68	224.81	359.55	262.61	328.17	354.48	399.51	578.94
40	143.97	187.98	199.58	233.16	373.42	261.76	332.07	352.34	397.32	608.78
41	141.41	185.27	198.49	232.18	374.05	265.49	336.06	358.57	404.31	608.78
42	143.06	182.16	197.44	231.14	375.60	269.25	339.24	364.85	410.81	608.78
43	140.59	179.67	196.65	229.74	377.33	273.04	343.28	371.19	417.09	608.78
44	142.45	181.57	200.17	233.36	387.99	274.55	344.96	377.45	424.25	608.78
45	143.87	190.02	210.12	248.32	405.38	275.74	343.14	380.64	422.26	650.56
46	143.89	187.75	209.30	247.36	430.80	279.55	347.19	387.10	425.09	650.56
47	143.11	185.33	209.11	246.68	450.06	283.40	350.93	395.02	425.09	650.56
48	140.83	183.00	208.35	246.03	475.57	285.76	350.93	395.47	425.09	650.56
49	145.25	180.96	207.71	245.17	489.41	285.76	350.93	395.47	425.09	650.56
50	155.20	196.27	225.36	271.45	492.78	288.67	347.27	391.84	430.46	722.18
51	157.12	201.06	234.54	276.62	506.52	289.34	352.54	395.19	429.47	746.05
52	170.44	202.90	243.72	286.33	528.25	295.21	352.36	393.76	428.07	775.90
53	177.27	208.14	241.46	286.70	548.78	294.07	351.42	392.86	426.76	805.74
54	182.61	213.62	246.63	295.72	564.78	293.02	350.54	392.01	425.54	829.61
55	185.50	218.89	255.85	300.13	578.77	292.05	354.01	394.97	428.39	847.52
56	189.05	223.15	263.16	306.80	594.54	291.13	352.67	393.30	426.43	880.46
57	192.56	235.67	277.54	319.30	607.50	289.87	350.64	395.19	427.91	882.30
58	198.57	249.07	284.02	331.70	614.16	288.37	349.19	393.30	429.60	883.44
59	209.45	260.04	291.53	343.15	626.35	291.13	354.58	391.28	428.65	883.94
60	214.48	269.77	307.15	353.41	642.94	293.28	352.75	395.86	440.67	884.39
61	220.06	280.64	323.03	371.79	673.40	300.65	370.70	412.78	459.95	907.01
62	224.82	299.04	339.80	379.84	704.02	311.87	393.00	436.11	464.38	930.38
63	235.38	316.59	347.69	399.98	721.71	320.76	414.16	456.15	482.29	958.95
64	244.68	326.97	369.12	416.18	747.05	330.34	440.15	482.34	500.02	979.93
65	265.51	343.91	388.15	428.95	769.72	345.82	463.43	504.25	517.84	1010.04
66	294.34	393.51	429.11	472.55	871.24	378.43	504.38	549.83	579.24	1106.91
67	334.65	440.90	488.35	516.86	972.92	417.00	549.78	608.08	643.99	1210.56
68	379.04	503.70	550.47	598.33	1088.85	456.12	596.50	663.19	716.69	1329.48
69	425.55	565.78	623.96	681.97	1219.77	502.99	645.07	728.23	797.25	1446.39
70	474.71	639.24	687.90	778.72	1348.57	552.22	701.43	789.19	882.59	1530.98
71	511.42	684.86	776.30	881.22	1417.86	581.05	753.85	876.71	976.00	1586.52
72	545.54	727.93	835.85	944.32	1480.06	615.56	800.76	931.56	1055.98	1640.63
73	584.41	777.40	887.33	1009.72	1555.80	651.49	844.49	985.24	1119.87	1700.97
74	620.98	825.61	946.11	1074.99	1617.13	682.11	893.39	1039.84	1180.44	1764.70
75	654.76	868.81	1004.53	1144.44	1682.13	718.57	937.38	1096.87	1245.17	1835.73
76	690.58	919.97	1066.54	1210.52	1753.35	748.46	981.21	1149.19	1306.51	1913.50
77	732.70	966.90	1125.67	1285.40	1813.40	784.90	1026.80	1204.27	1376.67	1956.84
78	764.29	1008.24	1184.89	1353.12	1862.33	810.99	1064.71	1256.99	1432.44	1962.98
79	787.03	1039.66	1229.31	1401.68	1872.67	830.66	1095.49	1292.82	1476.53	1964.17
80	802.07	1055.25	1248.85	1427.56	1872.21	840.37	1106.31	1308.42	1495.64	1963.69
81	857.39	1131.84	1340.33	1527.55	2008.37	897.81	1182.90	1399.90	1595.63	2097.73
82	912.70	1204.17	1423.31	1627.55	2136.02	953.13	1257.36	1487.13	1697.76	2229.63
83	970.15	1280.76	1510.53	1725.41	2263.67	1010.57	1333.95	1574.36	1795.62	2361.54
84	1031.84	1355.23	1604.14	1825.41	2404.09	1074.39	1410.54	1665.84	1897.74	2499.83
85	1097.80	1442.45	1702.01	1940.29	2553.02	1138.22	1499.90	1765.84	2016.88	2650.88
86	1168.00	1533.94	1808.39	2059.43	2712.58	1208.43	1591.38	1872.21	2136.02	2810.44
87	1244.59	1629.67	1919.02	2184.96	2878.52	1285.02	1687.12	1982.84	2261.55	2976.39
88	1323.31	1731.80	2042.41	2321.12	3061.49	1363.74	1789.24	2106.24	2397.71	3159.36
89	1410.54	1842.43	2172.19	2467.91	3255.09	1450.96	1899.87	2236.02	2544.51	3352.96
90	1504.15	1965.82	2314.73	2629.61	3469.97	1544.57	2023.26	2378.56	2706.20	3567.84
91	1604.14	2097.73	2467.91	2801.93	3699.74	1644.57	2155.17	2531.74	2878.52	3797.61
92	1712.65	2236.02	2631.73	2984.90	3946.54	1753.07	2293.46	2695.56	3061.49	4044.40
93	1829.66	2384.94	2804.06	3182.76	4206.09	1870.08	2442.38	2867.89	3259.35	4303.96
94	1953.06	2548.76	2993.41	3395.51	4491.18	1993.48	2606.20	3057.24	3472.10	4589.05
95	2091.35	2727.47	3201.91	3629.54	4801.80	2131.77	2784.91	3265.73	3706.13	4899.66

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

Appendix B2

Union Security Insurance Company

6072-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	144.11	167.05	198.91	216.85	435.42	276.65	349.67	383.45	438.21	638.62
30	150.90	174.62	201.50	219.95	450.92	280.61	353.61	388.95	443.76	638.62
31	161.45	185.46	211.99	231.43	455.40	282.13	354.52	389.86	445.30	638.62
32	162.01	185.46	222.59	242.30	449.46	283.05	356.03	391.39	446.23	638.62
33	163.19	196.91	232.59	253.31	439.79	283.66	356.94	392.31	447.78	638.62
34	163.76	207.22	236.26	263.73	434.46	284.58	357.47	393.25	448.71	638.62
35	159.51	209.50	236.26	274.35	424.70	286.11	357.47	393.25	448.77	638.62
36	160.34	204.26	227.16	271.43	419.08	286.48	357.47	393.25	448.77	638.62
37	156.29	205.11	223.08	266.62	411.34	286.48	357.47	393.25	448.77	638.62
38	156.29	200.97	219.23	262.35	406.47	286.48	357.47	393.25	448.77	638.62
39	152.44	196.65	215.16	258.11	398.95	286.48	357.47	393.25	448.77	638.62
40	160.43	208.86	218.77	265.88	417.07	301.59	359.75	393.79	443.76	674.43
41	157.57	205.85	217.57	264.77	417.77	305.89	364.07	400.75	451.56	674.43
42	159.41	202.40	216.42	263.59	419.50	310.22	367.50	407.77	458.82	674.43
43	156.66	199.63	215.56	261.98	421.44	314.59	371.88	414.86	465.84	674.43
44	158.73	201.74	219.41	266.11	433.34	316.33	373.71	421.85	473.84	674.43
45	163.85	209.81	233.04	280.88	449.87	315.95	375.82	422.36	469.18	722.18
46	163.88	207.31	232.13	279.80	478.09	320.32	380.25	429.52	472.32	722.18
47	162.99	204.64	231.92	279.03	499.45	324.73	384.35	438.30	472.32	722.18
48	160.39	202.06	231.07	278.30	527.77	327.43	384.35	438.81	472.32	722.18
49	165.42	199.81	230.37	277.33	543.13	327.43	384.35	438.81	472.32	722.18
50	182.36	214.78	251.65	303.39	557.76	331.44	382.00	435.92	467.90	799.77
51	187.78	222.99	260.60	311.68	571.18	330.67	386.34	432.82	479.73	829.61
52	189.38	228.26	273.26	321.16	587.55	335.92	389.95	434.49	481.03	853.49
53	200.40	229.67	273.89	320.66	613.34	328.38	387.93	437.01	477.97	895.26
54	201.63	234.98	275.23	329.41	623.94	326.11	386.03	435.09	479.25	907.20
55	204.43	243.60	287.84	329.41	648.44	319.43	392.87	436.54	472.43	948.98
56	215.00	250.61	294.32	335.34	668.20	326.42	390.01	433.03	472.12	981.59
57	221.09	269.82	304.61	360.95	682.81	331.88	389.60	432.82	471.06	984.11
58	219.11	275.64	317.05	372.32	690.34	327.87	390.06	439.79	474.27	974.46
59	236.48	286.04	326.39	378.77	693.46	328.94	386.18	435.13	474.11	979.91
60	243.73	301.51	347.48	391.27	711.52	332.62	389.36	440.55	488.23	980.00
61	251.06	311.48	359.26	411.73	762.34	338.67	410.42	460.04	506.25	1013.45
62	254.40	338.71	375.25	424.01	782.24	345.40	439.24	480.04	514.66	1033.26
63	266.95	349.45	387.59	446.02	799.73	363.30	463.46	508.90	534.27	1058.30
64	278.05	358.52	413.86	463.35	826.28	374.81	478.98	531.18	550.30	1088.34
65	302.23	380.55	428.87	479.88	852.45	389.05	511.71	558.28	572.35	1114.25
66	332.22	438.22	473.69	524.15	961.37	426.14	560.05	607.87	638.87	1221.28
67	380.71	497.58	547.90	572.14	1087.15	469.54	613.47	671.43	711.94	1340.42
68	428.06	553.41	612.32	663.82	1207.56	513.56	654.12	737.24	790.51	1471.92
69	479.17	624.07	695.45	756.71	1354.37	568.90	709.58	806.95	882.67	1597.96
70	532.35	713.82	769.40	866.33	1506.47	618.21	775.98	880.88	976.01	1700.15
71	577.84	753.01	855.25	983.91	1578.98	651.17	833.55	968.65	1083.00	1757.50
72	618.91	803.01	925.18	1049.60	1647.04	692.51	877.32	1030.46	1170.83	1820.43
73	654.79	855.45	982.18	1122.93	1716.38	731.39	930.16	1092.33	1239.20	1880.58
74	697.14	909.06	1051.56	1195.09	1794.22	770.31	981.26	1154.08	1306.40	1960.41
75	741.51	959.67	1113.66	1261.96	1860.35	808.39	1026.92	1214.39	1373.89	2033.09
76	781.24	1011.70	1178.52	1338.50	1940.38	844.69	1079.87	1274.51	1442.49	2114.29
77	818.90	1066.66	1249.90	1424.84	2009.15	878.89	1130.74	1333.57	1521.18	2165.13
78	858.02	1112.20	1309.86	1494.93	2061.41	909.66	1170.46	1386.77	1583.85	2173.57
79	884.56	1148.86	1360.86	1551.38	2073.32	930.52	1202.09	1431.17	1630.76	2170.93
80	899.94	1163.75	1385.01	1582.87	2070.07	942.49	1219.06	1448.84	1655.20	2170.06
81	965.89	1244.59	1485.00	1695.63	2223.25	1010.57	1299.91	1546.70	1770.09	2321.12
82	1027.59	1329.70	1576.49	1802.00	2370.05	1072.27	1385.01	1644.57	1876.47	2467.91
83	1093.54	1408.41	1674.35	1910.51	2512.59	1138.22	1467.98	1742.43	1987.10	2612.59
84	1161.62	1495.64	1776.47	2023.26	2665.77	1208.43	1553.08	1842.43	2104.11	2770.02
85	1236.08	1591.38	1887.10	2153.04	2835.97	1282.89	1648.82	1959.44	2231.76	2942.35
86	1314.80	1695.63	2006.24	2289.20	3010.43	1361.61	1753.07	2078.58	2367.92	3116.81
87	1399.90	1802.00	2133.90	2429.62	3197.65	1446.71	1859.45	2206.23	2508.34	3304.03
88	1487.13	1914.76	2265.80	2580.67	3401.89	1533.94	1972.20	2338.14	2659.39	3508.27
89	1589.25	2042.41	2414.73	2746.62	3621.03	1636.06	2099.86	2487.06	2825.34	3727.40
90	1693.50	2176.45	2572.16	2925.33	3859.31	1740.31	2233.89	2644.50	3004.05	3965.68
91	1808.39	2323.24	2746.62	3121.06	4116.74	1855.19	2380.69	2818.95	3199.78	4223.11
92	1931.78	2478.55	2925.33	3323.17	4391.19	1978.59	2536.00	2997.67	3401.89	4497.56
93	2061.56	2644.50	3121.06	3546.56	4684.78	2108.37	2701.94	3193.40	3625.28	4791.16
94	2204.10	2825.34	3333.81	3784.85	5001.78	2250.91	2882.78	3406.15	3863.56	5108.16
95	2359.41	3025.32	3565.71	4044.40	5350.69	2406.22	3082.77	3638.05	4123.12	5457.07

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

Appendix B2

Union Security Insurance Company

6072-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	132.10	148.89	173.59	192.37	392.41	247.83	315.28	345.65	390.11	572.97
30	138.33	155.64	175.86	195.12	406.39	251.38	318.83	350.60	395.05	572.97
31	147.99	165.30	185.01	205.30	410.43	252.74	319.65	351.43	396.43	572.97
32	148.51	165.30	194.26	214.94	405.07	253.56	321.01	352.80	397.25	572.97
33	149.59	175.51	202.99	224.71	396.36	254.11	321.83	353.63	398.63	572.97
34	150.11	184.70	206.19	233.96	391.55	254.93	322.31	354.48	399.46	572.97
35	146.21	186.73	206.19	243.37	382.75	256.30	322.31	354.48	399.51	572.97
36	146.98	182.05	198.25	240.79	377.69	256.64	322.31	354.48	399.51	572.97
37	143.27	182.81	194.69	236.51	370.72	256.64	322.31	354.48	399.51	572.97
38	143.27	179.13	191.33	232.73	366.32	256.64	322.31	354.48	399.51	572.97
39	139.74	175.27	187.77	228.97	359.55	256.64	322.31	354.48	399.51	572.97
40	143.97	183.80	195.74	233.16	368.57	256.07	326.54	347.16	392.16	596.84
41	141.41	181.15	194.67	232.18	369.20	259.72	330.46	353.29	399.06	596.84
42	143.06	178.12	193.64	231.14	370.73	263.40	333.58	359.48	405.47	596.84
43	140.59	175.67	192.87	229.74	372.43	267.10	337.56	365.73	411.67	596.84
44	142.45	177.54	196.32	233.36	382.95	268.58	339.21	371.90	418.74	596.84
45	143.87	186.06	210.12	252.39	405.38	275.74	337.70	370.22	427.47	638.62
46	143.89	183.84	209.30	251.42	430.80	279.55	341.68	376.49	430.34	638.62
47	143.11	181.47	209.11	250.72	450.06	283.40	345.36	384.19	430.34	638.62
48	140.83	179.19	208.35	250.07	475.57	285.76	345.36	384.64	430.34	638.62
49	145.25	177.19	207.71	249.19	489.41	285.76	345.36	384.64	430.34	638.62
50	159.08	192.56	221.61	271.45	487.37	294.02	337.35	386.94	416.43	710.24
51	164.79	197.41	234.54	280.51	501.13	294.51	338.05	390.48	420.34	740.08
52	166.65	202.90	240.02	290.20	522.86	300.30	347.66	389.23	428.07	757.99
53	177.27	208.14	241.46	286.70	538.02	294.07	346.86	388.45	426.76	787.83
54	178.80	210.06	246.63	291.98	564.78	293.02	346.10	387.70	417.27	823.64
55	185.50	218.89	252.30	300.13	578.77	287.48	349.70	386.65	424.39	835.58
56	192.76	219.72	263.16	303.23	599.80	295.55	348.52	389.33	418.81	880.46
57	196.12	235.67	274.15	315.83	607.50	289.87	342.85	395.19	417.12	876.65
58	198.57	242.43	284.02	328.32	618.92	284.42	345.48	389.73	426.16	872.73
59	212.83	263.29	291.53	339.92	621.88	291.13	347.56	387.91	422.15	878.89
60	217.73	269.77	307.15	356.56	638.65	296.86	349.43	389.47	437.50	879.61
61	220.06	280.64	316.99	371.79	673.40	304.11	367.39	406.47	453.78	893.13
62	227.78	295.99	336.84	376.90	699.90	311.87	386.40	432.98	458.46	921.43
63	238.25	307.63	347.69	397.10	713.91	320.76	407.58	449.94	476.51	941.67
64	244.68	324.10	369.12	410.63	743.28	330.34	427.20	479.29	488.85	975.76
65	268.33	338.27	380.01	426.27	758.93	342.73	453.78	495.25	512.39	994.01
66	297.25	387.54	423.54	469.84	856.22	378.43	497.83	540.66	570.72	1090.58
67	334.65	434.60	485.37	514.09	965.04	417.00	539.72	598.58	638.08	1185.43
68	379.04	493.76	541.19	592.38	1080.66	456.12	586.33	653.53	704.39	1312.21
69	428.91	555.49	620.71	672.63	1198.74	506.46	631.49	718.38	781.43	1416.07
70	474.71	632.14	681.38	775.48	1344.30	552.22	684.49	782.64	872.93	1514.07
71	514.74	671.23	766.44	871.28	1405.78	581.05	740.57	860.29	959.78	1562.66
72	548.73	714.88	819.90	934.75	1464.88	615.56	778.43	918.80	1043.22	1614.41
73	581.35	761.79	878.15	994.42	1534.39	648.41	829.19	973.00	1101.51	1676.32
74	620.98	801.76	931.47	1060.35	1593.74	682.11	869.95	1025.20	1159.94	1734.85
75	660.36	854.62	990.54	1127.65	1660.24	721.38	917.79	1077.28	1222.79	1810.67
76	693.25	898.39	1050.54	1194.52	1727.05	751.13	959.88	1133.19	1285.18	1881.01
77	732.70	948.99	1113.00	1267.65	1788.93	782.36	1003.98	1189.05	1351.31	1923.95
78	764.29	991.31	1168.06	1333.90	1837.13	810.99	1045.49	1235.36	1410.81	1935.40
79	787.03	1019.18	1208.90	1383.54	1845.00	828.39	1070.54	1270.13	1451.58	1932.01
80	804.20	1033.97	1233.96	1406.29	1844.55	840.37	1082.90	1289.27	1472.24	1931.78
81	859.52	1110.56	1321.19	1510.53	1980.71	895.68	1161.62	1380.76	1574.36	2065.81
82	914.83	1182.90	1406.29	1606.27	2108.37	955.25	1231.83	1465.86	1672.23	2197.72
83	974.40	1255.23	1491.39	1697.76	2233.89	1014.82	1306.29	1550.96	1765.84	2325.37
84	1031.84	1329.70	1580.74	1806.26	2374.30	1074.39	1380.76	1644.57	1876.47	2467.91
85	1099.92	1414.80	1680.74	1919.02	2521.10	1140.35	1470.11	1746.69	1987.10	2616.84
86	1170.13	1504.15	1784.98	2036.03	2680.67	1210.55	1559.47	1850.94	2104.11	2776.40
87	1244.59	1599.89	1897.74	2163.68	2846.61	1285.02	1655.20	1963.69	2231.76	2942.35
88	1327.57	1702.01	2016.88	2299.84	3025.32	1367.99	1757.33	2082.83	2367.92	3121.06
89	1412.67	1812.64	2148.79	2444.51	3221.05	1453.09	1867.96	2214.74	2512.59	3316.79
90	1508.41	1936.04	2289.20	2606.20	3435.93	1548.83	1991.35	2355.16	2674.28	3531.67
91	1610.53	2063.69	2440.26	2778.53	3665.70	1650.95	2119.00	2506.21	2846.61	3761.44
92	1719.03	2201.98	2601.95	2959.37	3906.11	1759.45	2257.29	2667.90	3027.45	4001.85
93	1833.92	2350.90	2778.53	3157.23	4167.80	1874.34	2406.22	2844.48	3225.31	4263.54
94	1963.69	2510.47	2967.88	3367.85	4448.63	2004.12	2565.78	3033.83	3435.93	4544.37
95	2099.86	2687.05	3174.25	3601.88	4761.37	2140.28	2742.36	3240.20	3669.96	4857.11

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

Appendix B2

Union Security Insurance Company

6072-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	120.09	138.00	162.74	174.88	349.41	230.54	286.62	318.65	347.36	519.25
30	125.75	144.25	164.87	177.38	361.85	233.84	289.84	323.21	351.76	519.25
31	134.54	153.20	173.44	186.64	365.45	235.11	290.59	323.97	352.98	519.25
32	135.01	153.20	182.12	195.40	360.68	235.87	291.83	325.24	353.72	519.25
33	135.99	162.66	190.30	204.29	352.92	236.38	292.58	326.00	354.95	519.25
34	136.46	171.18	193.30	212.69	348.64	237.15	293.01	326.79	355.68	519.25
35	132.92	173.07	193.30	221.25	340.81	238.42	293.01	326.79	355.73	519.25
36	133.62	168.73	185.86	218.90	336.30	238.74	293.01	326.79	355.73	519.25
37	130.24	169.43	182.52	215.01	330.09	238.74	293.01	326.79	355.73	519.25
38	130.24	166.02	179.37	211.57	326.18	238.74	293.01	326.79	355.73	519.25
39	127.03	162.45	176.04	208.15	320.15	238.74	293.01	326.79	355.73	519.25
40	131.63	167.09	180.39	216.80	339.47	244.69	298.87	321.25	356.04	549.10
41	129.29	164.68	179.40	215.89	340.05	248.17	302.46	326.93	362.30	549.10
42	130.80	161.92	178.45	214.92	341.46	251.69	305.31	332.66	368.13	549.10
43	128.54	159.70	177.75	213.62	343.03	255.23	308.95	338.44	373.75	549.10
44	130.24	161.40	180.92	216.98	352.72	256.64	310.46	344.14	380.17	549.10
45	135.88	170.23	191.02	227.96	375.72	258.51	310.46	338.93	385.77	590.87
46	135.90	168.20	190.27	227.09	399.28	262.08	314.12	344.68	388.35	590.87
47	135.16	166.03	190.10	226.46	417.13	265.69	317.50	351.73	388.35	590.87
48	133.00	163.94	189.41	225.87	440.77	267.90	317.50	352.13	388.35	590.87
49	137.18	162.11	188.83	225.08	453.60	267.90	317.50	352.13	388.35	590.87
50	147.44	177.75	206.58	247.50	449.46	261.95	312.54	357.55	383.68	650.56
51	149.46	179.13	212.20	253.24	458.02	263.51	313.90	352.85	392.92	668.46
52	147.71	184.78	214.18	255.38	474.35	269.76	310.08	348.50	383.94	692.34
53	158.01	190.19	219.84	260.30	489.60	269.57	310.35	357.55	384.09	716.21
54	163.58	192.26	225.18	269.52	505.61	269.39	310.60	357.55	380.09	740.08
55	166.57	197.71	230.98	274.51	525.18	264.67	310.84	353.39	388.35	763.96
56	174.23	202.55	235.46	274.69	552.45	264.67	319.48	353.58	384.55	797.17
57	178.30	215.18	253.85	291.53	557.29	264.67	319.48	353.79	384.76	803.12
58	181.45	222.50	260.90	301.24	557.03	264.67	315.76	350.40	384.92	797.77
59	192.56	234.03	263.01	301.07	559.24	268.45	315.96	354.18	379.94	793.02
60	198.23	241.20	276.12	315.54	570.07	264.67	316.15	351.16	396.29	788.78
61	201.47	252.88	289.82	334.92	609.87	273.01	330.98	371.81	410.56	814.46
62	207.07	268.53	304.34	344.51	634.03	285.04	353.37	392.19	417.05	836.45
63	215.29	286.73	322.04	359.69	647.59	297.84	378.00	415.81	430.31	859.60
64	225.22	289.68	335.57	374.56	671.59	301.75	388.36	433.50	444.15	879.85
65	242.91	307.26	350.15	388.73	686.99	311.86	411.94	456.23	460.60	901.82
66	273.94	354.75	381.74	426.38	777.36	346.63	448.70	494.84	516.77	988.46
67	303.95	399.96	443.68	464.34	874.45	374.32	496.14	547.91	573.09	1076.52
68	349.63	447.37	494.81	541.78	978.33	415.57	532.11	595.59	645.94	1195.67
69	385.34	507.48	562.21	613.46	1097.80	461.37	577.17	656.06	715.00	1290.49
70	427.24	578.87	622.69	700.85	1220.54	500.13	626.88	710.60	792.40	1378.73
71	464.93	609.90	694.07	795.08	1276.88	527.62	674.15	778.21	878.72	1423.49
72	497.68	649.59	749.71	851.80	1335.85	561.06	717.81	835.85	950.70	1475.82
73	532.40	693.11	798.59	905.69	1398.79	590.03	752.70	887.33	997.48	1528.41
74	568.25	736.19	846.52	966.62	1453.41	626.24	796.73	931.47	1060.35	1582.26
75	598.80	780.80	903.80	1021.32	1507.04	654.01	836.64	979.35	1110.86	1644.64
76	634.59	820.15	954.55	1087.87	1572.17	684.31	874.56	1029.21	1173.19	1712.70
77	666.78	862.02	1011.58	1156.10	1628.52	713.78	912.71	1077.50	1232.16	1748.55
78	694.59	899.43	1064.71	1208.92	1670.80	738.79	946.95	1124.80	1278.62	1757.41
79	716.72	925.91	1102.30	1256.53	1681.25	753.50	973.01	1156.73	1320.03	1759.71
80	727.61	940.36	1121.20	1282.89	1680.74	759.52	985.04	1172.26	1338.21	1761.58
81	780.80	1012.70	1199.92	1374.37	1804.13	812.71	1057.37	1250.98	1433.94	1882.85
82	829.73	1074.39	1276.51	1461.60	1919.02	868.03	1119.07	1331.82	1521.17	1999.86
83	885.05	1140.35	1357.35	1546.70	2033.90	921.21	1189.28	1412.67	1606.27	2114.75
84	940.36	1212.68	1440.33	1642.44	2159.43	976.53	1261.62	1495.64	1706.27	2240.27
85	1002.06	1289.27	1531.81	1742.43	2293.46	1038.23	1338.21	1587.12	1808.39	2380.69
86	1068.01	1370.12	1627.55	1850.94	2438.13	1104.18	1419.05	1682.86	1916.89	2525.36
87	1136.09	1455.22	1727.54	1965.82	2589.18	1172.26	1504.15	1782.86	2031.77	2676.41
88	1208.43	1548.83	1838.17	2087.09	2755.13	1244.59	1597.76	1893.49	2153.04	2842.36
89	1285.02	1650.95	1955.18	2221.12	2931.71	1321.19	1699.88	2010.50	2287.08	3018.94
90	1374.37	1759.45	2082.83	2367.92	3127.44	1410.54	1808.39	2138.15	2433.87	3214.67
91	1467.98	1878.59	2223.25	2525.36	3331.68	1504.15	1927.53	2278.57	2591.31	3418.91
92	1565.85	2006.24	2372.18	2691.30	3555.07	1602.02	2055.18	2427.49	2757.26	3642.30
93	1672.23	2138.15	2529.61	2870.01	3793.36	1708.39	2187.08	2584.93	2935.97	3880.58
94	1789.24	2287.08	2701.94	3063.62	4048.66	1825.41	2336.01	2757.26	3129.57	4135.88
95	1912.63	2444.51	2891.29	3276.37	4331.62	1948.80	2493.44	2946.61	3342.32	4418.84

15% discount available on policies covering two insured
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Appendix B2

Union Security Insurance Company

6072-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	112.08	127.10	144.66	164.39	333.28	219.01	269.42	291.64	336.67	495.38
30	117.37	132.86	146.55	166.74	345.15	222.15	272.45	295.82	340.94	495.38
31	125.57	141.11	154.17	175.44	348.58	223.35	273.15	296.52	342.12	495.38
32	126.01	141.11	161.89	183.68	344.03	224.08	274.32	297.68	342.84	495.38
33	126.92	149.82	169.16	192.03	336.63	224.56	275.02	298.38	344.02	495.38
34	127.37	157.67	171.82	199.93	332.55	225.29	275.43	299.09	344.74	495.38
35	124.06	159.40	171.82	207.97	325.08	226.50	275.43	299.09	344.78	495.38
36	124.71	155.41	165.21	205.76	320.78	226.80	275.43	299.09	344.78	495.38
37	121.56	156.06	162.24	202.11	314.85	226.80	275.43	299.09	344.78	495.38
38	121.56	152.91	159.44	198.88	311.12	226.80	275.43	299.09	344.78	495.38
39	118.56	149.62	156.48	195.67	305.37	226.80	275.43	299.09	344.78	495.38
40	123.40	154.56	172.71	200.44	320.08	227.61	282.26	305.70	335.40	525.22
41	121.21	152.33	171.77	199.60	320.62	230.86	285.65	311.11	341.30	525.22
42	122.63	149.78	170.86	198.70	321.95	234.13	288.35	316.56	346.79	525.22
43	120.51	147.73	170.18	197.50	323.43	237.43	291.79	322.06	352.09	525.22
44	122.10	149.29	173.22	200.61	332.56	238.74	293.22	327.49	358.14	525.22
45	123.89	158.35	179.56	215.75	341.11	241.27	294.12	323.29	359.70	555.06
46	123.91	156.46	178.85	214.92	362.51	244.61	297.59	328.77	362.11	555.06
47	123.23	154.45	178.69	214.33	378.71	247.98	300.79	335.49	362.11	555.06
48	121.27	152.50	178.04	213.77	400.17	250.04	300.79	335.88	362.11	555.06
49	125.07	150.80	177.50	213.02	411.82	250.04	300.79	335.88	362.11	555.06
50	135.80	170.34	195.31	227.54	416.97	245.91	302.62	333.06	360.28	608.78
51	134.13	171.82	201.04	229.86	436.47	242.84	299.42	338.73	360.94	638.62
52	140.14	173.91	206.79	243.77	452.79	244.31	300.68	334.92	366.29	662.50
53	146.44	179.43	205.42	245.21	462.69	245.06	296.66	335.48	367.02	680.40
54	152.17	185.14	207.31	250.80	478.72	250.49	297.29	331.70	363.57	704.27
55	155.21	187.11	213.21	256.21	487.67	250.98	297.89	332.60	360.33	722.18
56	159.40	188.82	225.07	263.99	499.84	251.43	294.58	337.69	365.51	743.63
57	164.03	201.51	233.54	270.71	522.15	247.86	300.00	334.97	363.18	752.22
58	171.18	212.54	244.39	284.32	523.70	248.87	304.62	332.52	364.30	754.94
59	179.05	217.78	250.34	291.36	532.40	249.54	298.41	337.31	363.70	752.61
60	181.99	228.51	260.61	296.61	540.07	246.78	299.51	335.20	370.93	750.54
61	192.17	243.63	274.73	319.55	575.99	255.73	317.74	349.76	392.04	768.18
62	189.32	253.27	286.61	323.90	592.86	261.57	330.25	370.23	396.35	787.24
63	198.06	268.81	299.24	339.55	612.48	274.93	354.99	387.88	410.09	812.09
64	205.76	275.34	315.99	349.59	637.63	282.69	372.18	412.13	421.80	838.15
65	228.79	290.35	331.15	367.29	654.62	293.33	392.63	432.22	438.80	857.73
66	250.62	336.86	367.81	401.94	739.80	321.19	429.05	470.41	491.22	939.45
67	285.53	374.76	410.93	439.47	823.24	354.62	465.97	513.07	549.46	1026.26
68	323.49	427.48	466.97	506.05	929.21	385.17	508.38	563.39	609.03	1130.92
69	361.89	483.48	529.71	579.21	1038.91	430.15	550.01	616.70	673.87	1229.86
70	403.50	543.35	586.83	658.67	1152.26	472.34	599.78	674.58	747.31	1306.83
71	435.04	579.24	657.88	752.02	1204.38	490.88	640.94	738.80	833.32	1339.99
72	462.59	620.21	714.62	803.95	1263.74	522.59	682.72	794.38	896.47	1397.16
73	498.74	658.76	755.76	856.73	1320.29	559.30	715.98	838.37	954.64	1443.89
74	527.25	700.42	805.51	910.96	1376.57	579.20	761.58	884.60	1001.77	1499.33
75	556.83	738.21	850.63	973.75	1432.00	611.91	794.67	931.78	1060.49	1560.06
76	589.26	782.38	903.89	1031.87	1487.43	638.86	837.23	975.88	1111.86	1627.06
77	623.68	821.10	958.34	1092.71	1538.80	665.51	869.61	1024.26	1168.77	1660.85
78	648.92	855.91	1007.03	1151.24	1582.60	690.66	906.09	1069.52	1218.53	1669.66
79	671.36	887.23	1043.33	1190.75	1591.31	708.10	932.19	1097.76	1254.26	1672.42
80	680.80	897.81	1061.63	1210.55	1591.38	714.84	942.49	1110.56	1270.13	1667.97
81	727.61	961.64	1138.22	1302.04	1706.27	761.65	1006.31	1191.41	1357.35	1784.98
82	776.54	1025.46	1210.55	1382.88	1819.02	808.45	1070.14	1263.74	1442.45	1897.74
83	825.47	1089.29	1287.15	1467.98	1925.40	859.52	1133.96	1342.46	1525.43	2008.37
84	874.41	1150.98	1361.61	1553.08	2042.41	912.70	1199.92	1416.92	1614.78	2125.39
85	931.85	1223.32	1444.58	1650.95	2170.06	970.15	1274.38	1502.02	1714.78	2253.04
86	991.42	1302.04	1533.94	1750.94	2306.22	1029.72	1353.10	1591.38	1814.77	2389.20
87	1055.25	1382.88	1629.67	1859.45	2446.64	1093.54	1433.94	1687.12	1923.27	2529.61
88	1123.33	1472.24	1733.92	1974.33	2604.08	1161.62	1523.30	1791.37	2038.16	2687.05
89	1195.66	1565.85	1846.68	2099.86	2767.89	1233.96	1616.91	1904.12	2163.68	2850.87
90	1274.38	1670.10	1967.95	2238.14	2948.73	1312.68	1721.16	2025.39	2301.97	3031.71
91	1361.61	1780.73	2095.60	2382.81	3146.59	1399.90	1831.79	2153.04	2446.64	3229.56
92	1453.09	1897.74	2233.89	2540.25	3355.09	1491.39	1948.80	2291.33	2604.08	3438.06
93	1553.08	2027.52	2380.69	2706.20	3574.22	1591.38	2078.58	2438.13	2770.02	3657.19
94	1659.46	2165.81	2542.38	2887.03	3818.89	1697.76	2216.87	2599.82	2950.86	3901.86
95	1776.47	2316.86	2721.09	3084.89	4082.70	1814.77	2367.92	2778.53	3148.72	4165.67

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

Appendix B2

Union Security Insurance Company

6072-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period

Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	148.11	170.68	188.06	199.36	424.67	288.18	361.14	378.05	416.83	632.65
30	155.10	178.42	190.51	202.22	439.79	292.30	365.20	383.47	422.11	632.65
31	165.93	189.49	200.42	212.77	444.16	293.89	366.14	384.37	423.58	632.65
32	166.51	189.49	210.45	222.76	438.36	294.84	367.71	385.88	424.46	632.65
33	167.72	201.19	219.90	232.89	428.93	295.48	368.65	386.78	425.93	632.65
34	168.31	211.73	223.37	242.46	423.73	296.43	369.19	387.71	426.82	632.65
35	163.94	214.06	223.37	252.22	414.21	298.03	369.19	387.71	426.88	632.65
36	164.80	208.70	214.77	249.54	408.73	298.42	369.19	387.71	426.88	632.65
37	160.63	209.56	210.91	245.11	401.19	298.42	369.19	387.71	426.88	632.65
38	160.63	205.34	207.28	241.19	396.43	298.42	369.19	387.71	426.88	632.65
39	156.67	200.92	203.42	237.30	389.10	298.42	369.19	387.71	426.88	632.65
40	156.31	204.68	211.09	257.70	402.52	301.59	365.28	388.61	438.60	680.40
41	153.53	201.73	209.94	256.62	403.20	305.89	369.67	395.48	446.31	680.40
42	155.33	198.36	208.83	255.47	404.87	310.22	373.16	402.41	453.49	680.40
43	152.64	195.64	208.00	253.92	406.74	314.59	377.61	409.40	460.42	680.40
44	154.66	197.71	211.72	257.92	418.22	316.33	379.46	416.30	468.33	680.40
45	167.85	205.85	221.58	268.67	435.04	333.18	375.82	417.14	463.96	716.21
46	167.88	203.40	220.71	267.64	462.33	337.80	380.25	424.22	467.07	716.21
47	166.96	200.78	220.51	266.90	482.99	342.44	384.35	432.89	467.07	716.21
48	164.30	198.25	219.71	266.20	510.37	345.29	384.35	433.39	467.07	716.21
49	169.46	196.04	219.04	265.27	525.22	345.29	384.35	433.39	467.07	716.21
50	182.36	207.38	244.14	287.42	530.69	336.79	382.00	435.92	463.22	793.80
51	183.95	219.34	249.43	292.20	544.24	335.84	391.17	428.12	466.02	823.64
52	189.38	224.64	258.49	305.68	560.59	335.92	389.95	429.96	467.79	847.52
53	196.54	226.08	259.48	309.34	581.06	333.28	387.93	432.59	465.17	871.39
54	205.43	231.42	264.50	314.44	607.81	335.56	386.03	435.09	462.72	907.20
55	208.21	236.54	277.17	314.77	621.65	333.12	388.55	432.39	464.42	931.07
56	218.71	240.31	283.93	324.64	641.90	344.07	390.01	433.03	460.69	969.70
57	221.09	259.58	294.46	336.65	652.69	340.29	389.60	429.06	460.27	972.80
58	222.54	269.00	307.14	348.63	661.77	331.82	390.06	436.21	463.96	969.10
59	233.10	282.79	313.71	362.58	671.09	336.51	389.69	431.76	464.37	969.81
60	240.48	295.16	328.87	378.65	690.08	336.20	392.69	430.98	481.89	975.22
61	247.96	305.31	350.20	396.37	728.46	345.58	410.42	453.74	496.99	994.94
62	257.36	329.55	363.43	406.34	765.77	355.46	442.54	480.04	505.79	1028.78
63	272.69	346.46	379.04	431.63	780.23	376.40	466.75	508.90	531.39	1058.30
64	280.83	361.39	402.68	449.47	818.74	387.51	491.93	534.24	547.51	1096.68
65	305.05	380.55	420.72	463.80	838.06	401.40	524.58	561.28	569.62	1122.27
66	338.05	435.24	465.33	510.58	942.59	442.04	569.88	610.92	636.03	1225.37
67	386.85	494.43	535.99	558.32	1063.52	489.24	623.53	677.76	708.98	1348.79
68	441.13	556.72	599.95	642.99	1183.00	540.58	674.45	737.24	787.44	1480.55
69	489.22	624.07	682.45	734.91	1324.93	593.19	726.55	810.23	879.51	1602.29
70	539.13	710.26	753.10	837.13	1480.86	646.00	789.54	884.15	969.56	1708.61
71	591.12	756.42	842.09	950.79	1554.81	684.57	850.16	971.94	1076.51	1765.45
72	631.67	806.27	909.23	1020.89	1620.48	724.57	896.47	1036.84	1164.45	1827.92
73	676.20	855.45	969.94	1092.33	1698.53	762.12	948.52	1095.39	1233.08	1894.67
74	714.71	912.04	1033.99	1159.94	1767.49	802.65	1001.77	1157.01	1297.61	1967.05
75	755.50	959.67	1099.67	1239.58	1844.72	839.27	1049.30	1219.99	1371.09	2048.75
76	802.57	1017.10	1170.52	1317.17	1922.85	879.44	1101.20	1285.18	1442.49	2132.01
77	844.25	1076.89	1242.30	1402.02	1995.55	919.53	1158.63	1346.24	1518.64	2184.32
78	889.26	1124.29	1305.06	1473.30	2058.89	955.38	1201.71	1403.60	1583.85	2201.15
79	916.31	1164.78	1356.32	1530.97	2071.01	980.45	1238.38	1449.31	1635.30	2200.79
80	931.85	1178.64	1382.88	1561.59	2076.45	991.42	1250.98	1465.86	1659.46	2201.98
81	1002.06	1270.13	1482.88	1678.61	2225.38	1057.37	1342.46	1570.10	1774.35	2355.16
82	1068.01	1348.84	1582.87	1784.98	2372.18	1125.45	1423.31	1667.97	1882.85	2504.08
83	1136.09	1431.82	1676.48	1893.49	2514.72	1195.66	1508.41	1767.96	1995.61	2650.88
84	1208.43	1521.17	1778.60	2008.37	2670.03	1270.13	1602.02	1872.21	2110.49	2808.32
85	1285.02	1619.04	1893.49	2133.90	2840.23	1346.72	1702.01	1987.10	2238.14	2980.65
86	1367.99	1721.16	2012.63	2267.93	3018.94	1429.69	1804.13	2106.24	2372.18	3159.36
87	1457.35	1831.79	2140.28	2408.34	3210.42	1519.04	1914.76	2233.89	2512.59	3350.83
88	1550.96	1948.80	2276.44	2561.53	3414.66	1612.65	2031.77	2370.05	2665.77	3555.07
89	1655.20	2078.58	2425.36	2727.47	3638.05	1716.90	2161.55	2518.98	2831.72	3778.46
90	1765.84	2219.00	2584.93	2906.18	3878.46	1827.53	2301.97	2678.54	3010.43	4018.87
91	1889.23	2367.92	2761.51	3101.91	4140.14	1950.93	2450.89	2855.12	3206.16	4280.56
92	2014.75	2527.49	2944.48	3308.28	4416.72	2076.45	2610.46	3038.09	3412.53	4557.13
93	2153.04	2697.69	3142.34	3527.42	4714.57	2214.74	2780.66	3235.95	3631.66	4854.98
94	2301.97	2882.78	3355.09	3765.70	5035.82	2363.67	2965.75	3448.70	3869.95	5176.24
95	2463.66	3087.02	3591.24	4027.38	5388.99	2525.36	3169.99	3684.85	4131.63	5529.41

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

6072-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	128.09	145.26	169.97	181.88	370.91	253.60	315.28	345.65	374.08	567.00
30	134.14	151.84	172.19	184.48	384.12	257.22	318.83	350.60	378.82	567.00
31	143.51	161.27	181.15	194.10	387.94	258.62	319.65	351.43	380.14	567.00
32	144.01	161.27	190.22	203.22	382.87	259.46	321.01	352.80	380.93	567.00
33	145.05	171.23	198.76	212.46	374.64	260.02	321.83	353.63	382.25	567.00
34	145.56	180.19	201.89	221.20	370.09	260.86	322.31	354.48	383.04	567.00
35	141.78	182.18	201.89	230.10	361.78	262.26	322.31	354.48	383.09	567.00
36	142.53	177.61	194.12	227.65	356.99	262.61	322.31	354.48	383.09	567.00
37	138.92	178.35	190.63	223.61	350.40	262.61	322.31	354.48	383.09	567.00
38	138.92	174.76	187.35	220.03	346.25	262.61	322.31	354.48	383.09	567.00
39	135.50	171.00	183.86	216.48	339.85	262.61	322.31	354.48	383.09	567.00
40	143.97	179.62	188.06	224.98	354.02	273.14	326.54	341.97	387.00	602.81
41	141.41	177.03	187.04	224.04	354.62	277.03	330.46	348.02	393.81	602.81
42	143.06	174.07	186.05	223.03	356.09	280.96	333.58	354.12	400.14	602.81
43	140.59	171.68	185.31	221.68	357.73	284.91	337.56	360.27	406.25	602.81
44	142.45	173.50	188.62	225.17	367.84	286.48	339.21	366.35	413.23	602.81
45	147.86	186.06	198.66	232.03	390.55	287.23	343.14	365.00	411.83	632.65
46	147.89	183.84	197.88	231.14	415.04	291.20	347.19	371.19	414.59	632.65
47	147.09	181.47	197.70	230.51	433.59	295.21	350.93	378.78	414.59	632.65
48	144.74	179.19	196.98	229.90	458.17	297.66	350.93	379.22	414.59	632.65
49	149.28	177.19	196.38	229.10	471.51	297.66	350.93	379.22	414.59	632.65
50	155.20	188.86	217.85	259.48	471.12	294.02	342.31	386.94	411.75	704.27
51	160.95	193.75	227.10	261.03	484.96	299.67	342.88	385.78	415.77	728.15
52	166.65	199.28	228.95	266.99	495.91	305.39	347.66	380.18	414.83	752.02
53	173.42	200.96	234.25	271.61	516.50	303.88	346.86	388.45	418.23	775.90
54	182.61	206.50	239.48	280.75	532.50	297.75	346.10	387.70	413.14	799.77
55	185.50	211.83	241.64	285.49	546.62	296.61	349.70	382.50	416.38	829.61
56	192.76	219.72	249.31	292.53	573.50	299.96	352.67	385.36	411.20	862.61
57	196.12	228.84	267.38	301.94	582.40	298.28	342.85	387.66	409.93	859.68
58	201.99	235.79	274.11	311.40	585.60	296.27	345.48	386.15	412.41	856.66
59	212.83	250.28	282.03	323.73	595.03	298.70	347.56	384.53	415.66	863.74
60	217.73	263.42	297.84	334.47	608.65	304.01	349.43	386.28	427.99	865.27
61	220.06	274.47	307.94	353.35	652.23	311.02	370.70	403.32	444.52	888.50
62	227.78	292.94	325.02	362.18	679.31	318.58	393.00	429.84	452.55	916.96
63	241.12	307.63	339.14	382.71	698.30	330.57	414.16	449.94	470.74	945.99
64	250.24	321.23	357.94	399.53	724.41	343.05	440.15	473.18	486.05	975.76
65	273.98	341.09	374.58	415.54	748.14	358.17	466.65	498.25	509.66	1006.03
66	305.99	387.54	417.96	453.54	841.20	397.51	507.65	543.72	567.88	1094.66
67	340.79	437.75	476.44	494.74	945.35	433.42	553.13	604.92	632.18	1198.00
68	388.85	493.76	531.92	577.50	1052.01	476.39	599.89	656.75	704.39	1320.84
69	428.91	548.63	607.71	653.95	1181.92	527.28	641.68	721.66	778.27	1429.07
70	481.49	632.14	671.60	752.76	1318.69	573.06	704.82	785.92	869.71	1522.52
71	521.39	671.23	749.99	848.09	1377.58	604.42	757.17	863.58	956.54	1570.61
72	558.30	714.88	807.14	909.23	1442.11	641.21	800.76	921.99	1040.03	1625.65
73	599.71	758.67	862.85	969.94	1509.41	676.07	841.43	976.06	1098.45	1686.89
74	638.55	810.70	919.75	1036.92	1577.04	717.39	893.39	1031.06	1157.01	1754.75
75	674.35	860.30	979.35	1096.87	1638.36	746.64	940.17	1085.68	1214.39	1823.20
76	714.58	906.49	1042.54	1170.52	1709.52	783.21	983.88	1143.86	1285.18	1898.73
77	758.05	959.23	1102.85	1247.37	1778.05	820.46	1034.40	1199.20	1353.85	1945.88
78	788.32	1003.40	1163.25	1312.27	1829.57	847.09	1071.92	1252.18	1413.21	1955.46
79	818.78	1037.38	1208.90	1363.13	1842.69	871.51	1102.30	1288.28	1453.85	1957.28
80	829.73	1050.99	1229.70	1389.27	1846.68	882.92	1114.82	1304.17	1474.37	1961.57
81	895.68	1127.58	1323.31	1491.39	1982.84	944.62	1193.53	1399.90	1578.61	2097.73
82	951.00	1202.04	1406.29	1589.25	2108.37	1004.19	1268.00	1482.88	1678.61	2227.51
83	1010.57	1276.51	1493.51	1687.12	2240.27	1063.76	1346.72	1574.36	1774.35	2359.41
84	1074.39	1355.23	1582.87	1787.11	2376.43	1127.58	1425.43	1665.84	1880.72	2499.83
85	1144.60	1442.45	1684.99	1897.74	2527.49	1199.92	1512.66	1770.09	1991.35	2655.14
86	1219.06	1536.06	1789.24	2016.88	2687.05	1274.38	1606.27	1874.34	2110.49	2814.70
87	1295.66	1631.80	1904.12	2144.53	2855.12	1350.97	1702.01	1989.22	2238.14	2982.77
88	1380.76	1736.05	2023.26	2280.69	3038.09	1436.07	1806.26	2108.37	2374.30	3165.74
89	1472.24	1850.94	2157.30	2425.36	3235.95	1527.55	1921.14	2242.40	2518.98	3363.60
90	1572.23	1974.33	2299.84	2587.06	3450.83	1627.55	2044.54	2384.94	2680.67	3578.48
91	1680.74	2108.37	2455.15	2759.38	3682.72	1736.05	2178.57	2540.25	2852.99	3810.38
92	1795.62	2250.91	2618.97	2942.35	3929.52	1850.94	2321.12	2704.07	3035.96	4057.17
93	1916.89	2404.09	2795.55	3138.08	4193.33	1972.20	2474.30	2880.65	3231.69	4320.98
94	2048.79	2567.91	2984.90	3350.83	4478.41	2104.11	2638.12	3070.00	3444.44	4606.07
95	2195.59	2746.62	3195.52	3582.73	4793.29	2250.91	2816.83	3280.62	3676.34	4920.94

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

Appendix B2

Union Security Insurance Company

6072-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	124.09	134.36	148.27	167.89	344.03	236.30	286.62	307.84	342.01	519.25
30	129.94	140.45	150.21	170.29	356.28	239.68	289.84	312.25	346.35	519.25
31	139.02	149.17	158.03	179.17	359.83	240.99	290.59	312.99	347.55	519.25
32	139.51	149.17	165.93	187.59	355.13	241.77	291.83	314.22	348.28	519.25
33	140.52	158.38	173.39	196.11	347.49	242.29	292.58	314.95	349.48	519.25
34	141.01	166.68	176.12	204.18	343.28	243.07	293.01	315.71	350.21	519.25
35	137.35	168.51	176.12	212.40	335.57	244.38	293.01	315.71	350.26	519.25
36	138.07	164.29	169.34	210.14	331.12	244.71	293.01	315.71	350.26	519.25
37	134.58	164.98	166.29	206.41	325.01	244.71	293.01	315.71	350.26	519.25
38	134.58	161.65	163.43	203.11	321.16	244.71	293.01	315.71	350.26	519.25
39	131.27	158.17	160.39	199.83	315.22	244.71	293.01	315.71	350.26	519.25
40	131.63	162.91	176.55	208.62	324.93	244.69	298.87	321.25	350.88	543.13
41	129.29	160.56	175.58	207.74	325.48	248.17	302.46	326.93	357.05	543.13
42	130.80	157.87	174.65	206.81	326.82	251.69	305.31	332.66	362.79	543.13
43	128.54	155.71	173.96	205.56	328.33	255.23	308.95	338.44	368.34	543.13
44	130.24	157.36	177.07	208.79	337.60	256.64	310.46	344.14	374.67	543.13
45	135.88	158.35	183.38	215.75	346.06	264.25	305.02	333.72	375.34	578.94
46	135.90	156.46	182.66	214.92	367.76	267.91	308.61	339.37	377.86	578.94
47	135.16	154.45	182.49	214.33	384.19	271.59	311.93	346.32	377.86	578.94
48	133.00	152.50	181.83	213.77	405.97	273.85	311.93	346.71	377.86	578.94
49	137.18	150.80	181.27	213.02	417.79	273.85	311.93	346.71	377.86	578.94
50	143.56	174.05	199.07	235.52	433.22	267.29	312.54	357.55	374.32	644.59
51	145.63	175.47	204.76	237.66	447.24	273.84	313.90	352.85	379.22	668.46
52	151.50	181.16	206.79	247.64	458.18	274.85	314.78	348.50	379.53	686.37
53	161.86	183.02	209.02	248.98	473.46	279.37	314.91	348.72	379.82	710.24
54	163.58	188.70	218.04	250.80	484.09	278.85	315.04	353.24	375.96	728.15
55	166.57	190.64	223.87	256.21	503.75	269.23	310.84	353.39	380.35	757.99
56	170.52	195.68	228.53	260.42	520.88	273.49	319.48	349.60	373.12	785.28
57	178.30	211.76	236.92	274.18	527.17	273.07	319.48	350.02	373.97	780.50
58	181.45	215.86	251.00	284.32	542.75	268.62	315.76	350.40	374.61	787.06
59	189.18	227.53	256.68	291.36	541.35	268.45	315.96	350.80	373.44	782.92
60	198.23	238.03	269.92	306.08	557.21	271.82	316.15	351.16	386.78	788.78
61	201.47	252.88	283.79	319.55	588.70	279.92	334.29	368.66	404.39	814.46
62	207.07	268.53	295.48	335.68	621.68	291.75	356.67	389.05	414.10	831.97
63	218.16	280.75	307.79	348.18	631.98	307.66	381.29	415.81	427.42	859.60
64	225.22	292.55	327.18	363.46	660.27	311.28	398.07	433.50	446.95	888.19
65	245.74	307.26	342.01	375.33	676.20	321.12	421.60	456.23	460.60	905.83
66	276.85	348.79	378.95	415.52	762.33	356.17	461.80	497.90	516.77	992.55
67	310.09	399.96	434.75	450.52	854.75	394.02	506.20	551.08	573.09	1084.90
68	356.17	450.68	485.53	523.92	966.05	432.47	545.66	595.59	639.79	1204.30
69	395.40	500.63	555.71	594.78	1072.56	482.18	583.96	659.34	711.83	1299.15
70	437.41	568.21	609.65	681.38	1194.93	520.96	637.05	713.87	789.18	1382.96
71	478.21	609.90	680.91	775.21	1256.74	550.99	687.43	788.06	875.48	1427.47
72	510.44	649.59	733.76	826.28	1309.29	583.50	727.38	839.04	944.32	1479.57
73	541.58	693.11	789.42	881.21	1373.82	617.68	764.94	890.39	997.48	1535.46
74	579.97	736.19	840.66	943.18	1433.37	649.76	811.37	940.25	1054.49	1595.53
75	615.59	780.80	889.81	998.94	1491.41	682.08	853.43	987.74	1110.86	1657.17
76	650.59	825.55	949.22	1063.87	1554.64	713.71	895.89	1039.87	1167.86	1724.51
77	687.07	872.26	1003.98	1133.28	1617.65	744.26	935.53	1092.71	1227.08	1770.48
78	718.62	911.52	1057.50	1194.50	1665.76	772.49	975.79	1139.22	1283.43	1782.48
79	743.94	941.83	1097.76	1240.65	1674.34	794.35	1002.50	1172.61	1322.30	1780.39
80	757.39	957.38	1121.20	1265.87	1678.61	802.07	1016.95	1189.28	1342.46	1782.86
81	812.71	1027.59	1204.17	1359.48	1804.13	857.39	1087.16	1270.13	1438.20	1910.51
82	863.77	1093.54	1280.76	1444.58	1923.27	910.58	1153.11	1353.10	1525.43	2029.65
83	919.09	1163.75	1357.35	1531.81	2038.16	965.89	1223.32	1431.82	1614.78	2148.79
84	976.53	1233.96	1442.45	1623.29	2161.55	1027.59	1297.78	1516.92	1708.39	2274.31
85	1038.23	1312.68	1531.81	1725.41	2299.84	1091.41	1378.63	1610.53	1810.51	2414.73
86	1106.31	1397.78	1631.80	1836.04	2444.51	1159.49	1463.73	1710.52	1921.14	2559.40
87	1178.64	1482.88	1731.80	1950.93	2599.82	1231.83	1548.83	1810.51	2036.03	2714.71
88	1253.11	1580.74	1844.55	2072.20	2763.64	1306.29	1646.69	1923.27	2157.30	2878.52
89	1338.21	1684.99	1963.69	2206.23	2944.48	1391.39	1750.94	2042.41	2291.33	3059.36
90	1429.69	1797.75	2093.47	2353.03	3140.21	1482.88	1863.70	2172.19	2438.13	3255.09
91	1527.55	1919.02	2233.89	2510.47	3352.96	1580.74	1984.97	2312.61	2595.57	3467.85
92	1629.67	2048.79	2384.94	2676.41	3576.35	1682.86	2114.75	2463.66	2761.51	3691.23
93	1742.43	2184.96	2544.51	2855.12	3816.76	1795.62	2250.91	2623.22	2940.22	3931.64
94	1861.57	2336.01	2716.83	3048.73	4076.31	1914.76	2401.96	2795.55	3133.83	4191.20
95	1995.61	2501.96	2908.31	3261.48	4361.40	2048.79	2567.91	2987.03	3346.58	4476.29

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

Appendix B2

Union Security Insurance Company

6072-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	112.08	127.10	141.04	157.39	317.16	224.78	275.15	297.04	325.98	483.44
30	117.37	132.86	142.88	159.64	328.45	227.99	278.25	301.30	330.11	483.44
31	125.57	141.11	150.32	167.97	331.71	229.23	278.96	302.01	331.26	483.44
32	126.01	141.11	157.84	175.86	327.38	229.98	280.16	303.19	331.95	483.44
33	126.92	149.82	164.93	183.86	320.34	230.47	280.87	303.90	333.10	483.44
34	127.37	157.67	167.53	191.42	316.46	231.22	281.29	304.63	333.79	483.44
35	124.06	159.40	167.53	199.12	309.35	232.46	281.29	304.63	333.84	483.44
36	124.71	155.41	161.08	197.01	305.26	232.77	281.29	304.63	333.84	483.44
37	121.56	156.06	158.18	193.51	299.62	232.77	281.29	304.63	333.84	483.44
38	121.56	152.91	155.46	190.41	296.07	232.77	281.29	304.63	333.84	483.44
39	118.56	149.62	152.57	187.34	290.60	232.77	281.29	304.63	333.84	483.44
40	123.40	150.38	157.36	196.35	305.53	233.31	282.26	300.52	335.40	519.25
41	121.21	148.21	156.50	195.52	306.04	236.63	285.65	305.84	341.30	519.25
42	122.63	145.73	155.67	194.65	307.31	239.98	288.35	311.20	346.79	519.25
43	120.51	143.73	155.05	193.47	308.73	243.36	291.79	316.60	352.09	519.25
44	122.10	145.26	157.82	196.51	317.45	244.71	293.22	321.94	358.14	519.25
45	127.88	154.39	175.74	203.54	331.22	252.76	294.12	323.29	354.49	555.06
46	127.91	152.55	175.05	202.75	352.00	256.26	297.59	328.77	356.87	555.06
47	127.21	150.58	174.89	202.20	367.73	259.78	300.79	335.49	356.87	555.06
48	125.18	148.69	174.25	201.67	388.57	261.95	300.79	335.88	356.87	555.06
49	129.11	147.03	173.72	200.96	399.88	261.95	300.79	335.88	356.87	555.06
50	139.68	166.64	187.80	219.56	406.14	256.60	297.66	333.06	355.60	614.75
51	137.96	168.16	193.59	225.97	414.91	253.17	299.42	338.73	360.94	626.68
52	140.14	173.91	199.40	228.29	436.62	264.67	300.68	334.92	357.46	656.53
53	150.30	175.84	201.82	233.89	451.93	259.77	301.22	335.48	358.48	680.40
54	152.17	181.58	203.74	243.32	462.58	259.94	301.73	336.01	359.43	698.31
55	159.00	183.58	209.66	241.57	476.95	260.10	302.21	332.60	360.33	716.21
56	163.11	188.82	218.14	246.15	489.31	260.26	307.03	333.71	357.89	743.63
57	171.16	198.10	226.77	260.30	502.07	260.47	300.00	331.20	355.99	746.56
58	171.18	209.22	234.48	270.78	509.42	256.77	304.62	332.52	360.86	749.58
59	179.05	214.53	247.17	278.41	514.50	257.11	301.92	337.31	360.45	747.56
60	181.99	222.16	254.41	290.30	522.92	253.94	299.51	335.20	370.93	745.76
61	192.17	237.46	265.67	304.19	559.05	266.10	321.05	349.76	385.87	772.81
62	195.24	256.32	280.70	315.06	584.62	278.34	346.77	373.36	390.43	791.72
63	203.80	268.81	293.54	330.92	600.77	284.75	364.85	390.98	407.20	816.41
64	214.10	278.21	313.20	344.04	630.09	298.58	381.89	415.18	424.60	850.66
65	231.61	293.17	325.72	356.56	647.43	308.77	402.29	435.22	441.53	869.76
66	262.28	336.86	362.24	393.79	728.54	340.27	442.15	473.46	494.06	955.79
67	294.74	381.06	410.93	428.41	819.30	374.32	482.73	522.57	546.51	1038.82
68	339.83	427.48	457.70	494.15	916.93	415.57	521.94	569.83	609.03	1143.87
69	371.94	483.48	526.46	563.64	1017.88	454.43	563.59	623.26	677.03	1238.52
70	410.28	550.45	577.05	645.69	1143.72	493.18	616.72	681.13	750.53	1323.75
71	451.65	586.05	648.02	735.45	1192.29	520.94	660.86	748.65	836.57	1367.83
72	481.73	623.48	701.86	784.81	1248.56	551.44	698.67	803.95	899.66	1415.89
73	514.04	668.13	749.64	841.43	1309.58	583.88	740.46	850.61	951.58	1468.54
74	547.75	706.39	796.73	896.32	1366.54	614.48	782.08	893.39	1004.69	1525.87
75	579.21	749.57	850.63	956.96	1422.62	645.59	819.85	945.77	1063.29	1585.12
76	615.92	793.17	903.89	1015.88	1484.51	676.29	863.89	994.55	1114.53	1650.68
77	649.04	839.00	958.34	1082.57	1546.96	706.16	902.57	1044.54	1176.38	1693.74
78	677.76	877.67	1009.44	1141.62	1590.16	731.58	942.14	1086.35	1228.15	1704.76
79	700.84	907.71	1047.86	1181.68	1600.54	748.96	968.48	1122.71	1263.33	1702.28
80	714.84	919.09	1068.01	1206.30	1602.02	759.52	978.66	1136.09	1282.89	1704.14
81	765.90	987.17	1146.73	1293.53	1721.16	810.58	1046.74	1214.81	1372.25	1823.28
82	814.84	1050.99	1221.19	1376.50	1829.66	861.64	1110.56	1291.40	1455.22	1936.04
83	868.03	1116.94	1295.66	1459.47	1942.42	914.83	1176.51	1367.99	1540.32	2048.79
84	921.21	1185.02	1374.37	1546.70	2059.43	968.02	1248.85	1446.71	1629.67	2172.19
85	978.66	1259.49	1459.47	1642.44	2191.34	1027.59	1325.44	1533.94	1727.54	2304.10
86	1040.35	1338.21	1550.96	1746.69	2325.37	1089.29	1404.16	1625.42	1831.79	2438.13
87	1108.43	1425.43	1646.69	1853.06	2474.30	1157.37	1491.39	1721.16	1938.16	2587.06
88	1180.77	1514.79	1753.07	1967.95	2627.48	1229.70	1580.74	1827.53	2053.05	2740.24
89	1259.49	1614.78	1865.83	2093.47	2799.81	1308.42	1680.74	1940.29	2178.57	2912.56
90	1342.46	1723.29	1989.22	2231.76	2987.03	1391.39	1789.24	2063.69	2316.86	3099.79
91	1433.94	1838.17	2123.26	2382.81	3184.89	1482.88	1904.12	2197.72	2467.91	3297.64
92	1531.81	1961.57	2263.67	2538.12	3395.51	1580.74	2027.52	2338.14	2623.22	3508.27
93	1636.06	2093.47	2414.73	2708.32	3623.15	1684.99	2159.43	2489.19	2793.42	3735.91
94	1750.94	2236.02	2578.55	2889.16	3867.82	1799.88	2301.97	2653.01	2974.26	3980.58
95	1872.21	2391.32	2759.38	3089.15	4140.14	1921.14	2457.28	2833.85	3174.25	4252.90

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

Appendix B2

Union Security Insurance Company

6072-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	128.09	141.63	159.12	171.38	354.78	247.83	309.54	329.45	352.70	531.19
30	134.14	148.05	161.20	173.83	367.42	251.38	313.03	334.16	357.17	531.19
31	143.51	157.23	169.59	182.90	371.07	252.74	313.83	334.95	358.41	531.19
32	144.01	157.23	178.07	191.50	366.23	253.56	315.18	336.27	359.16	531.19
33	145.05	166.94	186.07	200.20	358.35	254.11	315.98	337.05	360.41	531.19
34	145.56	175.69	189.01	208.43	354.00	254.93	316.45	337.87	361.15	531.19
35	141.78	177.62	189.01	216.82	346.05	256.30	316.45	337.87	361.20	531.19
36	142.53	173.17	181.73	214.52	341.47	256.64	316.45	337.87	361.20	531.19
37	138.92	173.89	178.46	210.71	335.17	256.64	316.45	337.87	361.20	531.19
38	138.92	170.39	175.39	207.34	331.19	256.64	316.45	337.87	361.20	531.19
39	135.50	166.72	172.12	203.99	325.07	256.64	316.45	337.87	361.20	531.19
40	135.75	171.27	180.39	220.89	339.47	256.07	309.94	331.61	376.68	578.94
41	133.33	168.80	179.40	219.96	340.05	259.72	313.66	337.47	383.31	578.94
42	134.89	165.97	178.45	218.98	341.46	263.40	316.62	343.39	389.47	578.94
43	132.56	163.70	177.75	217.65	343.03	267.10	320.39	349.36	395.42	578.94
44	134.31	165.43	180.92	221.08	352.72	268.58	321.96	355.25	402.21	578.94
45	139.87	174.18	191.02	227.96	370.77	275.74	326.80	354.57	396.19	602.81
46	139.90	172.11	190.27	227.09	394.03	279.55	330.65	360.59	398.85	602.81
47	139.14	169.89	190.10	226.46	411.64	283.40	334.22	367.96	398.85	602.81
48	136.91	167.75	189.41	225.87	434.97	285.76	334.22	368.38	398.85	602.81
49	141.21	165.88	188.83	225.08	447.63	285.76	334.22	368.38	398.85	602.81
50	151.32	177.75	206.58	247.50	449.46	288.67	322.47	372.24	397.71	668.46
51	153.29	186.44	212.20	249.34	463.41	284.17	328.39	362.25	402.06	698.31
52	162.86	192.03	225.25	255.38	479.74	290.12	328.87	366.60	392.77	722.18
53	169.57	190.19	223.44	260.30	494.98	289.17	324.04	370.79	392.62	746.05
54	171.19	195.82	225.18	265.78	516.37	288.30	328.35	370.47	396.62	769.93
55	174.14	201.24	230.98	267.19	525.18	287.48	332.43	365.86	396.36	793.80
56	185.35	209.42	238.92	281.83	541.93	291.13	336.07	365.50	392.16	826.92
57	185.43	218.59	247.08	284.59	557.29	285.67	327.27	365.08	388.35	825.75
58	188.30	225.83	264.21	297.86	566.55	276.52	330.62	371.85	395.23	829.89
59	202.70	237.28	266.18	307.54	572.66	287.35	330.01	364.30	392.93	823.33
60	207.98	247.55	279.23	318.70	587.22	286.13	329.46	363.93	408.97	827.03
61	210.77	262.13	298.88	341.06	626.81	297.20	350.84	387.57	426.00	851.48
62	218.90	280.73	307.29	347.45	646.38	305.16	376.49	407.88	431.84	867.76
63	229.64	295.69	324.89	368.33	663.19	317.48	397.72	434.42	453.41	902.80
64	241.90	306.89	341.16	380.11	698.00	330.34	420.73	451.81	466.50	934.06
65	259.86	324.18	358.29	396.78	712.17	339.65	447.34	474.24	482.41	957.94
66	288.51	375.62	398.46	434.53	799.89	378.43	488.00	522.34	542.33	1041.56
67	328.51	415.70	455.59	478.16	902.02	417.00	526.31	573.25	605.59	1143.54
68	372.51	470.56	510.27	544.75	1006.98	456.12	569.39	627.78	670.55	1256.10
69	415.50	531.49	578.46	622.81	1127.24	506.46	617.91	688.86	743.47	1359.78
70	461.15	607.28	635.73	713.83	1258.95	548.75	670.94	746.62	827.83	1454.86
71	501.46	643.98	720.38	808.33	1317.16	584.39	727.28	827.46	914.39	1495.07
72	539.16	685.50	775.24	870.94	1377.60	615.56	762.47	886.89	992.17	1554.48
73	572.17	724.33	823.07	924.04	1441.61	645.34	804.71	936.28	1046.43	1609.41
74	609.26	774.94	878.74	987.12	1503.53	682.11	849.45	981.26	1107.21	1671.82
75	643.57	814.87	934.58	1049.30	1566.44	718.57	889.81	1035.31	1164.03	1741.75
76	679.92	868.72	994.55	1122.53	1636.46	745.79	941.22	1093.20	1229.18	1813.10
77	717.49	913.18	1057.22	1191.59	1699.21	779.82	983.70	1145.95	1287.93	1858.18
78	754.67	957.46	1112.78	1249.78	1748.92	813.40	1021.45	1196.90	1345.91	1872.73
79	777.96	987.33	1152.19	1301.89	1759.67	830.66	1050.13	1231.58	1390.34	1869.98
80	793.56	1002.06	1176.51	1327.57	1765.84	842.50	1063.76	1248.85	1410.54	1872.21
81	851.01	1078.65	1261.62	1427.56	1891.36	899.94	1140.35	1333.95	1510.53	2001.99
82	908.45	1144.60	1342.46	1516.92	2014.75	957.38	1210.55	1419.05	1599.89	2129.64
83	968.02	1216.94	1425.43	1610.53	2140.28	1016.95	1282.89	1502.02	1693.50	2255.16
84	1025.46	1293.53	1512.66	1708.39	2267.93	1076.52	1361.61	1591.38	1795.62	2387.07
85	1091.41	1378.63	1608.40	1812.64	2412.60	1142.47	1444.58	1687.12	1904.12	2531.74
86	1163.75	1465.86	1710.52	1925.40	2563.65	1214.81	1531.81	1789.24	2016.88	2682.79
87	1238.21	1559.47	1819.02	2044.54	2725.34	1289.27	1625.42	1897.74	2136.02	2844.48
88	1319.06	1659.46	1936.04	2176.45	2901.93	1370.12	1725.41	2014.75	2267.93	3021.07
89	1406.29	1767.96	2059.43	2316.86	3091.28	1457.35	1833.92	2138.15	2408.34	3210.42
90	1502.02	1887.10	2197.72	2467.91	3295.52	1553.08	1953.06	2276.44	2559.40	3414.66
91	1606.27	2016.88	2348.77	2635.99	3518.91	1657.33	2082.83	2427.49	2727.47	3638.05
92	1712.65	2148.79	2501.96	2810.44	3752.93	1763.71	2214.74	2580.67	2901.93	3872.07
93	1829.66	2297.71	2670.03	2997.67	4006.11	1880.72	2363.67	2748.75	3089.15	4125.25
94	1957.31	2453.02	2852.99	3199.78	4278.43	2008.37	2518.98	2931.71	3291.26	4397.57
95	2095.60	2627.48	3052.98	3423.17	4580.53	2146.66	2693.43	3131.70	3514.65	4699.68

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

Appendix B2

Union Security Insurance Company

6072-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	112.08	123.47	141.04	153.89	317.16	219.01	263.69	291.64	325.98	477.47
30	117.37	129.07	142.88	156.10	328.45	222.15	266.65	295.82	330.11	477.47
31	125.57	137.08	150.32	164.24	331.71	223.35	267.34	296.52	331.26	477.47
32	126.01	137.08	157.84	171.96	327.38	224.08	268.48	297.68	331.95	477.47
33	126.92	145.54	164.93	179.77	320.34	224.56	269.17	298.38	333.10	477.47
34	127.37	153.16	167.53	187.17	316.46	225.29	269.57	299.09	333.79	477.47
35	124.06	154.85	167.53	194.70	309.35	226.50	269.57	299.09	333.84	477.47
36	124.71	150.97	161.08	192.63	305.26	226.80	269.57	299.09	333.84	477.47
37	121.56	151.60	158.18	189.21	299.62	226.80	269.57	299.09	333.84	477.47
38	121.56	148.55	155.46	186.18	296.07	226.80	269.57	299.09	333.84	477.47
39	118.56	145.35	152.57	183.18	290.60	226.80	269.57	299.09	333.84	477.47
40	123.40	150.38	157.36	192.25	305.53	239.00	271.19	290.16	330.24	519.25
41	121.21	148.21	156.50	191.45	306.04	242.40	274.45	295.29	336.05	519.25
42	122.63	145.73	155.67	190.59	307.31	245.84	277.04	300.46	341.45	519.25
43	120.51	143.73	155.05	189.44	308.73	249.30	280.34	305.69	346.67	519.25
44	122.10	145.26	157.82	192.42	317.45	250.67	281.72	310.84	352.63	519.25
45	127.88	154.39	168.10	199.47	326.28	247.02	294.12	318.07	349.28	531.19
46	127.91	152.55	167.44	198.70	346.74	250.43	297.59	323.47	351.62	531.19
47	127.21	150.58	167.28	198.15	362.24	253.88	300.79	330.08	351.62	531.19
48	125.18	148.69	166.68	197.63	382.77	255.99	300.79	330.46	351.62	531.19
49	129.11	147.03	166.17	196.94	393.92	255.99	300.79	330.46	351.62	531.19
50	131.92	162.94	187.80	219.56	406.14	245.91	297.66	328.16	350.92	596.84
51	134.13	160.85	193.59	222.07	414.91	248.01	294.59	324.62	351.80	614.75
52	140.14	170.29	195.71	228.29	431.23	254.49	295.98	321.34	348.64	644.59
53	146.44	172.25	198.21	233.89	441.17	259.77	296.66	331.06	358.48	662.50
54	152.17	178.02	203.74	239.57	451.82	255.21	292.85	331.70	355.30	674.43
55	159.00	180.05	206.10	237.91	466.23	260.10	293.57	324.29	352.32	704.27
56	163.11	185.39	218.14	246.15	484.05	255.85	294.58	329.74	346.47	731.73
57	164.03	194.68	223.38	253.36	492.02	256.27	288.31	327.44	348.80	735.25
58	171.18	205.90	231.18	270.78	495.14	252.82	300.90	328.95	353.99	728.16
59	179.05	211.28	240.83	275.17	510.03	253.32	294.90	327.19	350.71	737.46
60	181.99	218.99	251.30	287.14	514.35	250.36	292.85	328.82	364.59	731.42
61	189.07	234.38	262.65	301.12	554.81	262.64	317.74	343.46	379.69	758.93
62	195.24	250.22	277.75	306.23	572.27	268.27	333.56	363.95	384.52	773.82
63	200.93	262.83	284.99	328.04	592.97	281.48	351.70	381.67	401.43	803.45
64	211.32	275.34	302.01	335.72	615.00	295.40	375.42	399.91	410.63	825.64
65	231.61	287.53	317.58	351.20	633.04	305.68	395.85	423.21	433.35	853.73
66	262.28	327.92	353.88	385.65	717.27	337.09	432.32	461.24	485.54	931.28
67	291.67	368.46	401.99	422.88	807.48	371.03	465.97	509.90	534.69	1022.07
68	333.30	424.17	451.51	488.19	896.46	405.44	511.77	556.95	599.81	1122.29
69	368.59	469.77	516.71	557.41	1005.26	450.96	550.01	613.42	664.38	1216.87
70	406.89	536.25	570.53	635.96	1118.12	486.23	599.78	671.30	737.64	1294.15
71	445.00	569.02	634.86	722.20	1172.15	517.60	644.26	732.24	813.87	1336.02
72	475.35	607.15	689.10	772.04	1233.38	545.03	679.53	788.00	883.70	1385.92
73	510.98	643.15	731.28	823.07	1284.61	574.66	712.92	829.19	933.22	1433.33
74	541.89	688.50	785.01	878.74	1339.81	608.60	755.72	875.81	981.26	1489.38
75	573.62	729.69	836.64	934.58	1394.48	637.17	797.47	926.18	1035.31	1550.66
76	610.59	768.89	885.23	994.55	1452.36	668.27	834.56	970.55	1090.53	1615.25
77	643.97	813.42	940.60	1059.75	1508.90	696.00	879.75	1019.19	1151.03	1652.63
78	672.96	851.08	990.21	1115.19	1554.88	724.36	908.49	1064.71	1199.31	1662.14
79	696.31	880.41	1025.18	1159.00	1565.94	742.15	936.72	1095.49	1238.38	1663.23
80	706.33	895.68	1044.61	1180.77	1572.23	751.01	948.87	1108.43	1253.11	1667.97
81	759.52	959.51	1123.33	1270.13	1684.99	799.94	1012.70	1189.28	1342.46	1780.73
82	808.45	1021.21	1195.66	1350.97	1791.37	855.26	1078.65	1261.62	1427.56	1893.49
83	859.52	1082.90	1268.00	1431.82	1904.12	906.32	1142.47	1336.08	1506.28	2006.24
84	912.70	1153.11	1344.59	1519.04	2019.01	957.38	1212.68	1414.80	1599.89	2123.26
85	974.40	1225.45	1431.82	1612.65	2148.79	1019.08	1285.02	1506.28	1693.50	2257.29
86	1036.10	1304.17	1521.17	1712.65	2284.95	1080.78	1363.74	1595.63	1793.49	2393.45
87	1102.05	1387.14	1619.04	1819.02	2427.49	1146.73	1446.71	1693.50	1899.87	2536.00
88	1174.39	1476.49	1719.03	1936.04	2580.67	1219.06	1536.06	1793.49	2016.88	2689.18
89	1253.11	1574.36	1833.92	2059.43	2753.00	1297.78	1633.93	1908.38	2140.28	2861.50
90	1338.21	1678.61	1955.18	2197.72	2933.84	1382.88	1738.18	2029.65	2278.57	3042.34
91	1429.69	1791.37	2087.09	2344.52	3131.70	1474.37	1850.94	2161.55	2425.36	3240.20
92	1525.43	1912.63	2225.38	2497.70	3340.20	1570.10	1972.20	2299.84	2578.55	3448.70
93	1629.67	2042.41	2376.43	2667.90	3563.58	1674.35	2101.98	2450.89	2748.75	3672.09
94	1744.56	2182.83	2538.12	2846.61	3808.25	1789.24	2242.40	2612.59	2927.46	3916.75
95	1867.96	2333.88	2716.83	3044.47	4074.19	1912.63	2393.45	2791.30	3125.32	4182.69

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

Appendix B2

Union Security Insurance Company

6072-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	108.08	116.21	126.58	139.90	290.28	201.72	246.49	259.24	288.57	441.66
30	113.18	121.47	128.23	141.91	300.62	204.61	249.26	262.95	292.23	441.66
31	121.08	129.01	134.90	149.31	303.60	205.72	249.90	263.57	293.25	441.66
32	121.51	129.01	141.65	156.32	299.64	206.39	250.97	264.60	293.86	441.66
33	122.39	136.98	148.01	163.43	293.20	206.83	251.62	265.22	294.88	441.66
34	122.82	144.15	150.35	170.15	289.64	207.50	251.99	265.86	295.49	441.66
35	119.63	145.74	150.35	177.00	283.13	208.62	251.99	265.86	295.53	441.66
36	120.26	142.09	144.56	175.12	279.39	208.89	251.99	265.86	295.53	441.66
37	117.22	142.68	141.96	172.01	274.23	208.89	251.99	265.86	295.53	441.66
38	117.22	139.81	139.51	169.26	270.98	208.89	251.99	265.86	295.53	441.66
39	114.33	136.80	136.92	166.52	265.97	208.89	251.99	265.86	295.53	441.66
40	115.18	142.03	145.84	175.89	276.43	210.54	254.59	274.62	304.44	459.57
41	113.13	139.98	145.05	175.16	276.90	213.54	257.65	279.47	309.79	459.57
42	114.45	137.63	144.28	174.37	278.04	216.57	260.08	284.37	314.77	459.57
43	112.47	135.75	143.71	173.31	279.33	219.62	263.18	289.31	319.59	459.57
44	113.96	137.19	146.28	176.04	287.21	220.83	264.47	294.19	325.08	459.57
45	115.89	134.60	152.81	187.25	301.56	229.78	256.00	281.57	323.21	495.38
46	115.92	132.99	152.22	186.53	320.48	232.96	259.01	286.35	325.38	495.38
47	115.28	131.28	152.08	186.02	334.80	236.17	261.80	292.20	325.38	495.38
48	113.44	129.63	151.52	185.53	353.78	238.13	261.80	292.54	325.38	495.38
49	117.01	128.18	151.06	184.89	364.07	238.13	261.80	292.54	325.38	495.38
50	124.16	144.42	165.27	203.59	362.82	229.87	267.89	303.67	318.17	543.13
51	126.46	146.23	174.98	202.59	377.19	232.50	265.61	301.09	319.82	572.97
52	128.78	155.80	177.25	208.95	388.10	229.04	272.49	294.19	322.16	584.91
53	134.88	157.90	180.19	211.26	403.51	230.36	273.84	295.75	324.34	596.84
54	136.95	156.65	185.87	213.37	419.55	231.58	270.67	297.24	318.12	620.72
55	140.07	158.87	188.34	223.27	434.08	223.60	267.67	295.19	324.30	644.59
56	144.57	168.22	193.91	224.75	441.96	229.38	273.84	297.96	319.82	666.29
57	153.33	177.61	206.46	229.06	451.86	239.46	264.93	304.86	316.44	661.73
58	154.06	182.65	211.37	240.32	461.81	233.07	263.75	296.77	319.62	669.27
59	158.78	198.28	215.48	252.51	456.34	230.64	270.33	296.83	318.24	666.74
60	165.74	203.12	226.48	258.74	471.49	228.90	269.56	296.89	329.71	669.27
61	170.47	212.79	244.54	273.46	503.99	238.45	287.96	315.10	342.65	694.14
62	180.45	228.86	251.15	285.62	531.10	251.51	303.83	332.58	351.98	711.20
63	186.58	235.95	262.19	293.51	534.46	258.57	322.12	353.75	363.88	725.69
64	191.85	249.53	279.64	310.75	562.18	263.64	339.82	369.39	379.90	754.75
65	209.02	262.16	290.43	319.03	579.09	277.89	363.67	387.20	392.47	773.56
66	233.14	298.11	326.01	353.06	649.67	305.29	393.02	424.59	440.11	841.42
67	260.97	340.12	375.19	381.42	724.77	331.63	429.09	471.90	484.47	925.73
68	307.16	377.78	408.22	443.54	818.68	368.27	460.93	502.22	544.44	1018.69
69	338.43	425.19	471.22	504.47	912.73	412.80	495.69	557.65	601.10	1108.61
70	369.59	490.08	515.11	577.55	1011.42	444.56	545.56	605.81	670.00	1171.50
71	405.15	517.91	578.94	659.26	1063.40	470.85	584.48	666.56	742.53	1212.75
72	430.69	551.66	625.29	701.86	1115.74	493.73	618.91	714.62	800.76	1258.57
73	458.96	586.95	670.08	752.70	1170.42	522.42	648.67	752.70	853.67	1306.55
74	492.10	628.89	711.78	796.73	1219.53	552.74	694.21	796.73	893.39	1356.70
75	523.25	667.23	758.30	850.63	1269.41	581.03	727.52	842.24	945.77	1409.69
76	551.93	698.75	807.90	906.56	1320.86	606.79	759.91	882.56	991.88	1464.65
77	583.12	741.80	854.40	963.41	1375.68	632.49	796.08	927.92	1042.01	1504.63
78	612.87	776.12	901.28	1014.24	1416.28	659.38	829.18	968.58	1091.15	1516.73
79	632.80	800.79	932.19	1054.67	1425.26	674.06	855.07	997.96	1122.71	1513.90
80	644.64	812.71	951.00	1076.52	1425.43	680.80	863.77	1010.57	1142.47	1514.79
81	691.44	872.28	1023.33	1155.24	1533.94	729.74	921.21	1078.65	1221.19	1621.16
82	731.86	929.72	1089.29	1227.57	1633.93	772.29	980.78	1153.11	1297.78	1725.41
83	780.80	987.17	1153.11	1304.17	1731.80	821.22	1040.35	1216.94	1374.37	1825.41
84	829.73	1046.74	1225.45	1380.76	1838.17	872.28	1102.05	1289.27	1450.96	1936.04
85	885.05	1116.94	1302.04	1467.98	1957.31	929.72	1172.26	1367.99	1540.32	2053.05
86	940.36	1187.15	1387.14	1561.59	2080.71	985.04	1242.47	1453.09	1633.93	2176.45
87	1004.19	1261.62	1472.24	1659.46	2212.61	1048.86	1316.93	1538.19	1731.80	2308.35
88	1065.88	1344.59	1567.98	1761.58	2350.90	1110.56	1399.90	1633.93	1833.92	2446.64
89	1136.09	1433.94	1667.97	1874.34	2504.08	1180.77	1489.26	1733.92	1946.67	2599.82
90	1214.81	1529.68	1780.73	1999.86	2672.16	1259.49	1585.00	1846.68	2072.20	2767.89
91	1297.78	1631.80	1899.87	2133.90	2852.99	1342.46	1687.12	1965.82	2206.23	2948.73
92	1387.14	1742.43	2025.39	2274.31	3040.22	1431.82	1797.75	2091.35	2346.65	3135.95
93	1480.75	1859.45	2161.55	2427.49	3246.58	1525.43	1914.76	2227.51	2499.83	3342.32
94	1582.87	1984.97	2308.35	2591.31	3467.85	1627.55	2040.28	2374.30	2663.65	3563.58
95	1695.63	2127.51	2472.17	2772.15	3710.38	1740.31	2182.83	2538.12	2844.48	3806.12

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

Appendix B2

Union Security Insurance Company

6072-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 50%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	96.07	108.94	122.96	129.41	274.15	190.20	235.02	253.84	277.89	411.82
30	100.60	113.88	124.57	131.26	283.91	192.92	237.67	257.47	281.41	411.82
31	107.63	120.95	131.05	138.11	286.74	193.97	238.28	258.08	282.39	411.82
32	108.01	120.95	137.60	144.60	282.99	194.59	239.30	259.09	282.98	411.82
33	108.79	128.42	143.78	151.17	276.91	195.01	239.91	259.70	283.96	411.82
34	109.17	135.14	146.05	157.39	273.55	195.65	240.27	260.32	284.55	411.82
35	106.34	136.63	146.05	163.72	267.40	196.70	240.27	260.32	284.58	411.82
36	106.90	133.21	140.43	161.98	263.86	196.96	240.27	260.32	284.58	411.82
37	104.19	133.76	137.90	159.11	258.99	196.96	240.27	260.32	284.58	411.82
38	104.19	131.07	135.53	156.56	255.92	196.96	240.27	260.32	284.58	411.82
39	101.63	128.25	133.01	154.03	251.19	196.96	240.27	260.32	284.58	411.82
40	102.84	129.49	134.33	163.62	261.88	193.47	237.99	259.07	283.80	447.63
41	101.01	127.63	133.60	162.94	262.32	196.23	240.84	263.65	288.79	447.63
42	102.19	125.49	132.89	162.21	263.41	199.01	243.12	268.27	293.43	447.63
43	100.42	123.77	132.36	161.22	264.62	201.81	246.02	272.93	297.92	447.63
44	101.75	125.08	134.73	163.76	272.10	202.93	247.22	277.54	303.04	447.63
45	111.90	134.60	145.17	166.90	281.79	218.29	250.55	276.36	302.36	465.54
46	111.92	132.99	144.61	166.26	299.46	221.31	253.50	281.04	304.39	465.54
47	111.31	131.28	144.47	165.80	312.84	224.36	256.23	286.79	304.39	465.54
48	109.53	129.63	143.95	165.37	330.58	226.23	256.23	287.12	304.39	465.54
49	112.97	128.18	143.51	164.79	340.20	226.23	256.23	287.12	304.39	465.54
50	120.28	137.02	154.00	187.62	346.57	224.52	253.01	284.08	299.45	525.22
51	118.80	138.91	163.81	194.80	350.25	217.00	255.95	291.69	306.11	531.19
52	121.20	144.93	169.86	197.34	366.54	223.95	253.70	285.13	304.50	561.03
53	131.03	147.13	172.99	199.94	381.99	220.56	255.58	282.51	307.27	578.94
54	129.35	153.09	175.14	205.88	398.03	217.41	261.79	284.32	305.73	590.87
55	132.50	155.34	181.23	204.97	407.29	214.47	263.35	282.71	304.28	602.81
56	137.16	161.35	186.98	210.48	420.91	216.15	261.39	282.07	300.78	636.55
57	142.64	170.78	192.92	222.12	426.76	218.46	257.14	282.28	305.65	633.45
58	147.22	176.01	204.76	226.78	433.25	225.16	252.61	289.62	305.87	637.14
59	152.02	182.03	205.97	236.32	433.97	223.08	252.77	283.34	305.25	636.44
60	159.24	193.60	214.07	249.28	441.48	221.75	256.25	284.12	320.20	635.81
61	161.17	200.45	223.41	258.10	478.58	224.63	274.72	296.19	327.21	657.12
62	165.66	216.65	242.29	267.95	494.05	234.74	293.93	316.89	331.28	670.95
63	177.97	229.98	250.79	279.12	511.05	245.48	312.26	335.13	346.56	695.46
64	183.51	238.06	265.66	291.33	535.76	250.93	323.64	351.07	360.35	717.22
65	197.72	250.88	274.15	305.62	546.72	259.37	344.36	369.19	376.12	741.50
66	221.48	289.17	306.51	331.33	615.88	292.57	379.92	403.21	417.39	808.74
67	248.69	324.37	351.37	364.84	697.19	318.50	408.98	443.39	463.79	879.65
68	290.82	361.21	389.66	422.70	777.75	351.38	443.99	486.13	519.83	971.21
69	318.33	411.47	448.47	479.56	870.67	385.05	482.11	531.41	572.63	1056.64
70	349.25	468.77	489.03	551.59	973.02	416.77	521.84	576.34	644.23	1120.75
71	385.23	497.46	552.62	622.81	1015.06	447.47	561.24	637.01	710.11	1161.06
72	405.16	528.81	596.58	669.96	1062.61	464.88	593.39	685.91	768.85	1206.13
73	440.60	565.10	636.43	715.98	1116.89	497.83	630.31	719.04	807.77	1246.68
74	468.66	602.07	679.56	758.65	1162.73	526.28	667.84	761.58	852.38	1296.99
75	492.47	638.83	724.72	814.26	1210.01	547.35	699.53	803.07	903.80	1347.04
76	525.27	674.47	767.91	863.89	1262.42	574.71	733.24	845.23	946.55	1402.64
77	550.16	713.66	813.83	920.31	1313.15	599.47	770.73	889.89	1001.44	1438.85
78	576.82	747.11	858.02	970.98	1350.75	623.28	800.34	925.32	1045.49	1446.54
79	596.51	771.21	891.36	1007.04	1358.38	637.75	825.59	954.87	1072.81	1447.28
80	606.34	785.05	908.45	1025.46	1361.61	642.51	833.99	965.89	1091.41	1448.84
81	651.02	840.37	974.40	1099.92	1461.60	687.19	889.30	1031.84	1165.88	1548.83
82	693.57	893.56	1038.23	1170.13	1557.34	733.99	944.62	1095.67	1238.21	1646.69
83	738.25	946.74	1099.92	1238.21	1653.08	778.67	1002.06	1163.75	1308.42	1744.56
84	782.92	1006.31	1168.00	1314.80	1750.94	823.35	1061.63	1231.83	1385.01	1846.68
85	829.73	1068.01	1240.34	1397.78	1861.57	872.28	1125.45	1304.17	1467.98	1957.31
86	885.05	1136.09	1319.06	1482.88	1976.46	927.60	1193.53	1382.88	1553.08	2072.20
87	942.49	1210.55	1399.90	1574.36	2101.98	985.04	1268.00	1463.73	1644.57	2197.72
88	1004.19	1287.15	1491.39	1674.35	2233.89	1046.74	1344.59	1555.21	1744.56	2329.63
89	1070.14	1370.12	1585.00	1780.73	2378.56	1112.69	1427.56	1648.82	1850.94	2474.30
90	1142.47	1461.60	1691.37	1897.74	2538.12	1185.02	1519.04	1755.20	1967.95	2633.86
91	1219.06	1559.47	1804.13	2025.39	2706.20	1261.62	1616.91	1867.96	2095.60	2801.93
92	1304.17	1665.84	1923.27	2157.30	2884.91	1346.72	1723.29	1987.10	2227.51	2980.65
93	1389.27	1778.60	2053.05	2301.97	3078.51	1431.82	1836.04	2116.88	2372.18	3174.25
94	1489.26	1899.87	2193.47	2457.28	3287.01	1531.81	1957.31	2257.29	2527.49	3382.75
95	1591.38	2033.90	2344.52	2625.35	3518.91	1633.93	2091.35	2408.34	2695.56	3614.64

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

Appendix B1

Union Security Insurance Company

6073-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	63.17	68.36	76.78	84.56	127.89	208.15	236.04	274.85	297.30	612.81	674.04	845.27	924.54	1041.62	1547.74
30	70.25	71.92	81.47	89.31	158.25	217.97	246.74	278.44	301.55	634.63	683.68	854.79	937.78	1054.82	1547.74
31	74.19	73.70	84.36	92.24	160.53	233.20	262.06	292.93	317.28	668.67	687.40	856.98	939.99	1058.49	1547.74
32	77.97	76.73	88.68	95.90	170.41	234.02	262.06	307.58	332.19	679.35	689.63	860.65	943.68	1060.70	1547.74
33	80.19	80.21	94.13	101.62	174.98	244.62	278.24	321.40	347.29	702.72	691.12	862.85	945.89	1064.37	1547.74
34	83.82	85.68	100.09	108.35	183.32	245.48	292.81	332.95	361.57	731.72	693.35	864.12	948.16	1066.58	1547.74
35	87.39	89.61	107.83	117.22	191.09	254.05	304.41	332.95	376.12	733.63	697.08	864.12	948.16	1066.73	1547.74
36	90.92	97.09	113.75	124.86	198.86	270.41	311.62	334.06	385.33	760.12	698.00	864.12	948.16	1066.73	1547.74
37	94.41	102.84	120.96	134.42	223.82	278.21	327.82	355.39	393.05	781.61	698.00	864.12	948.16	1066.73	1547.74
38	99.96	106.37	130.11	142.31	223.82	278.21	335.82	362.70	401.08	807.45	698.00	864.12	948.16	1066.73	1547.74
39	103.41	111.93	135.67	151.49	225.01	285.64	342.87	369.13	422.80	844.22	698.00	864.12	948.16	1066.73	1547.74
40	101.62	119.13	137.76	152.93	226.30	283.65	351.95	374.25	428.30	858.66	694.42	872.40	948.47	1058.25	1638.79
41	108.17	126.11	147.05	160.18	237.51	293.16	362.20	386.61	442.05	895.95	704.32	882.88	965.23	1076.85	1638.79
42	108.17	131.90	155.59	168.87	266.24	297.88	371.32	399.00	469.47	935.81	714.29	891.21	982.15	1094.16	1638.79
43	114.51	138.50	157.21	173.82	269.58	307.37	381.32	424.78	482.29	976.60	724.35	901.83	999.22	1110.89	1638.79
44	122.30	140.02	166.17	184.19	274.95	326.40	400.73	447.28	505.92	1024.85	728.35	906.25	1016.06	1129.97	1638.79
45	129.48	141.60	165.75	190.10	292.69	343.22	396.38	457.92	533.57	1052.16	749.71	904.71	1007.51	1148.64	1729.83
46	131.15	143.09	176.23	195.66	295.76	344.79	419.45	484.15	547.72	1121.98	760.09	915.37	1024.60	1156.35	1729.83
47	139.55	151.21	178.03	197.92	300.62	358.19	428.70	498.80	576.55	1172.12	770.54	925.23	1045.55	1156.35	1729.83
48	146.64	156.47	186.49	209.43	330.28	367.63	437.88	525.28	605.54	1238.56	776.96	925.23	1046.76	1156.35	1729.83
49	153.30	163.68	196.36	215.98	351.41	389.79	460.07	538.95	619.96	1274.61	776.96	925.23	1046.76	1156.35	1729.83
50	161.99	166.77	199.34	211.94	356.09	395.64	476.03	566.84	643.98	1303.32	779.22	924.93	1062.60	1141.98	1932.15
51	165.66	169.30	209.21	225.65	383.95	407.64	476.64	587.81	655.97	1351.69	770.64	908.56	1036.61	1138.35	1982.73
52	171.71	179.44	211.97	231.35	416.43	422.42	507.09	586.07	674.72	1388.70	776.40	907.78	1020.26	1129.46	2023.20
53	175.60	188.41	222.05	248.22	474.61	447.04	521.33	607.13	690.58	1431.67	764.26	905.05	1017.51	1113.92	2063.66
54	181.77	204.39	236.48	255.76	515.79	447.80	535.50	633.44	708.12	1476.90	744.98	902.47	1014.90	1106.38	2134.47
55	191.27	208.86	250.48	270.19	551.07	481.23	559.89	661.16	718.90	1516.87	750.23	900.03	1014.73	1085.74	2174.94
56	205.16	225.32	260.31	289.34	598.80	496.35	575.96	660.86	748.01	1569.51	755.12	900.13	1003.29	1097.05	2258.63
57	211.62	231.33	278.83	297.60	621.23	504.71	589.34	681.83	755.65	1591.29	754.77	884.86	1001.52	1078.76	2252.73
58	219.41	247.02	299.41	323.61	635.20	506.13	601.71	703.02	789.06	1621.95	756.58	894.08	1005.99	1095.10	2268.71
59	227.21	259.06	316.83	335.29	679.89	530.41	627.11	705.08	783.05	1637.91	762.60	892.56	1006.22	1097.05	2260.15
60	232.12	275.95	332.82	357.22	708.06	531.19	639.93	725.45	808.64	1670.91	757.75	902.47	1011.83	1093.59	2276.81
61	247.30	299.14	356.62	383.18	762.12	533.88	666.65	751.41	830.70	1728.73	753.83	935.31	1036.21	1113.89	2278.91
62	263.44	316.19	375.17	408.69	849.26	548.26	704.19	790.81	844.18	1750.10	766.74	962.49	1071.01	1129.60	2290.32
63	292.10	346.41	402.59	441.72	885.58	571.54	725.42	801.80	884.66	1730.88	774.84	994.58	1094.61	1150.34	2289.03
64	307.57	366.25	421.73	474.96	995.31	572.59	735.99	843.88	897.34	1749.64	775.24	1012.05	1122.29	1163.29	2302.63
65	334.09	394.37	446.88	506.87	1043.35	603.21	777.59	866.42	931.23	1744.30	783.04	1050.04	1144.01	1180.27	2306.36
66	368.16	432.24	488.60	558.25	1089.44	659.15	858.96	943.37	1007.22	1898.99	843.00	1108.84	1214.59	1280.38	2430.31
67	404.59	479.45	540.91	605.48	1152.94	712.65	933.57	1045.11	1100.04	2070.95	890.72	1167.20	1297.57	1375.53	2577.18
68	446.96	527.19	592.01	665.43	1227.78	793.09	1033.46	1132.18	1239.15	2247.91	948.31	1222.41	1370.69	1484.79	2750.84
69	487.96	578.37	654.99	727.53	1253.31	849.49	1126.03	1250.75	1366.22	2430.99	1016.13	1279.93	1460.70	1595.79	2884.01
70	528.18	631.73	718.01	798.96	1307.16	922.41	1245.97	1342.75	1521.97	2641.94	1077.25	1352.55	1536.03	1719.76	2983.76
71	576.90	687.43	764.24	883.30	1348.01	971.23	1285.38	1459.19	1677.20	2682.73	1107.93	1420.12	1646.24	1856.75	2995.15
72	643.64	748.40	835.98	977.66	1424.84	1010.61	1324.52	1529.17	1741.13	2728.56	1141.14	1457.25	1714.63	1953.09	3026.43
73	703.28	826.05	916.08	1089.72	1499.91	1043.17	1371.61	1582.25	1802.79	2771.97	1170.76	1498.24	1764.28	2005.82	3045.96
74	790.62	914.11	1010.43	1227.88	1586.08	1074.60	1408.68	1636.10	1855.54	2797.53	1191.99	1532.83	1807.13	2052.38	3069.73
75	818.10	1023.46	1114.06	1366.46	1694.45	1099.69	1443.69	1680.66	1914.83	2818.61	1210.19	1559.13	1843.69	2095.64	3099.46
76	851.42	1081.90	1269.00	1428.98	1956.02	1125.29	1473.31	1727.25	1968.57	2841.03	1228.71	1583.54	1876.38	2139.40	3120.09
77	900.03	1151.03	1353.85	1526.25	2073.06	1173.84	1537.32	1815.27	2073.87	2919.92	1267.53	1645.41	1954.72	2231.06	3168.22
78	958.96	1232.95	1454.07	1641.53	2212.82	1232.95	1617.53	1922.73	2196.72	3024.08	1321.17	1723.25	2054.92	2348.14	3213.97
79	1011.57	1297.35	1535.50	1737.36	2318.36	1283.74	1676.65	2002.73	2293.05	3053.47	1361.74	1775.92	2127.48	2435.94	3229.97
80	1042.48	1340.33	1589.25	1797.75	2382.81	1306.29	1708.39	2048.79	2344.52	3070.00	1382.88	1804.13	2163.68	2476.42	3244.46
81	1129.71	1457.35	1725.41	1950.93	2589.18	1404.16	1836.04	2197.72	2516.85	3297.64	1476.49	1933.91	2314.73	2650.88	3474.23
82	1219.06	1570.10	1857.32	2104.11	2787.04	1497.77	1957.31	2342.39	2682.79	3512.52	1574.36	2059.43	2461.53	2821.08	3693.36
83	1308.42	1684.99	1993.48	2255.16	2991.28	1593.51	2078.58	2484.93	2844.48	3731.66	1672.23	2180.70	2608.33	2984.90	3916.75
84	1404.16	1806.26	2138.15	2418.98	3208.29	1691.37	2206.23	2635.99	3016.81	3957.17	1772.22	2312.61	2763.64	3159.36	4144.39
85	1512.66	1944.55	2301.97	2604.08	3455.08	1802.00	2346.65	2806.19	3206.16	4210.35	1884.98	2455.15	2933.84	3352.96	4403.95
86	1629.67	2097.73	2480.68	2808.32	3723.15	1919.02	2499.83	2984.90	3410.40	4478.41	2001.99	2608.33	3112.55	3557.20	4672.02
87	1753.07	2255.16	2672.16	3021.07	4006.11	2042.41	2657.26	3176.38	3623.15	4761.37	2125.39	2765.77	3304.03	3769.95	4954.98
88	1887.10	2429.62	2876.40	3252.97	4312.47	2176.45	2831.72	3380.62	3855.05	5067.74	2259.42	2940.22	3508.27	4001.85	5261.34
89	2031.77	2616.84	3095.53	3504.01	4646.49	2321.12	3018.94	3599.75	4106.10	5401.75	2404.09	3127.44	3727.40	4252.90	5595.36
90	2191.34	2821.08	3340.20	3776.34	5008.17	2480.68	3223.18	3844.42	4378.42	5763.43	2563.65	3331.68	3972.07	4525.22	5957.04
91	2361.54	3040.22	3599.75	4072.06	5397.50	2650.88	3442.32	4103.97	4674.15	6152.77	2733.85	3550.82	4231.62	4820.94	6346.37
92	2542.38	3272.11	3874.20	4380.55	5810.24	2831.72	3674.21	4378.42	4982.63	6565.50	2914.69	3782.72	4506.07	5129.43	6759.11
93	2735.98	3523.16	4167.80	4716.70	6252.76	3025.32	3925.26	4672.02	5318.78	7008.03	3108.30	4033.76	4799.67	5465.58	7201.63
94	2946.61	3793.36	4491.18	5078.37	6735.71	3235.95	4195.46	4995.40	5680.46	7490.97	3318.92	4303.96	5123.05	5827.26	7684.58
95	3176.38	4091.21	4842.22	5476.22	7261.20	3465.72	4493.31	5346.44	6078.30	8016.47	3548.69	4601.81	5474.09	6225.10	8210.07

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

Appendix B1

Union Security Insurance Company

6073-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	55.74	60.22	68.78	75.17	113.88	180.13	210.62	242.30	265.82	542.93	605.66	757.83	823.85	923.87	1385.89
30	61.99	63.36	72.99	79.39	140.91	188.63	220.17	245.47	269.62	562.26	614.32	766.36	835.64	935.58	1385.89
31	65.46	64.93	75.58	81.99	142.94	201.81	233.84	258.24	283.69	592.42	617.66	768.33	837.61	938.84	1385.89
32	68.80	67.60	79.44	85.25	151.74	202.52	233.84	271.16	297.01	601.88	619.66	771.62	840.90	940.79	1385.89
33	70.76	70.66	84.33	90.33	155.81	211.69	248.28	283.34	310.51	622.59	621.00	773.59	842.87	944.05	1385.89
34	73.96	75.48	89.67	96.31	163.23	212.43	261.28	293.53	323.29	648.28	623.01	774.73	844.90	946.01	1385.89
35	77.11	78.94	96.59	104.20	170.15	219.85	271.63	293.53	336.30	649.97	626.36	774.73	844.90	946.14	1385.89
36	80.22	85.54	101.90	110.99	177.07	234.00	278.06	294.50	344.53	673.44	627.19	774.73	844.90	946.14	1385.89
37	83.30	90.60	108.36	119.49	199.29	240.76	292.52	313.30	351.44	692.48	627.19	774.73	844.90	946.14	1385.89
38	88.20	93.71	116.56	126.50	199.29	240.76	299.65	319.75	358.62	715.37	627.19	774.73	844.90	946.14	1385.89
39	91.24	98.61	121.54	134.66	200.35	247.19	305.95	325.42	378.03	747.95	627.19	774.73	844.90	946.14	1385.89
40	92.91	105.89	121.87	139.52	202.79	257.39	316.24	328.05	390.23	772.79	626.91	778.59	851.86	953.30	1466.82
41	98.90	112.10	130.08	146.13	212.83	266.01	325.46	338.88	402.76	806.35	635.84	787.94	866.92	970.05	1466.82
42	98.90	117.24	137.64	154.05	238.58	270.30	333.65	349.74	427.74	842.23	644.85	795.38	882.11	985.65	1466.82
43	104.69	123.11	139.07	158.57	241.58	278.91	342.64	372.34	439.42	878.94	653.93	804.86	897.44	1000.71	1466.82
44	111.82	124.46	147.00	168.04	246.38	296.18	360.08	392.06	460.95	922.37	657.54	808.80	912.57	1017.91	1466.82
45	118.98	126.53	144.65	165.57	263.78	313.11	357.85	404.67	467.57	951.96	671.82	803.16	892.62	1016.11	1547.74
46	120.52	127.87	153.80	170.41	266.55	314.54	378.67	427.86	479.96	1015.12	681.12	812.62	907.76	1022.92	1547.74
47	128.23	135.12	155.37	172.38	270.93	326.77	387.02	440.80	505.23	1060.49	690.49	821.38	926.32	1022.92	1547.74
48	134.75	139.82	162.75	182.40	297.66	335.38	395.31	464.20	530.62	1120.60	696.23	821.38	927.39	1022.92	1547.74
49	140.87	146.27	171.37	188.11	316.71	355.60	415.34	476.28	543.26	1153.22	696.23	821.38	927.39	1022.92	1547.74
50	142.70	144.75	176.46	190.12	316.96	352.37	412.17	501.21	571.76	1156.46	697.67	815.62	938.08	1015.10	1719.72
51	150.25	150.49	185.96	203.09	339.49	370.59	419.90	521.83	584.41	1187.29	691.82	818.52	932.95	1014.44	1760.18
52	152.63	163.42	189.14	206.00	369.69	378.94	460.46	522.24	597.78	1233.38	698.76	820.19	912.86	1002.30	1800.64
53	156.51	168.92	195.54	221.74	422.92	402.34	468.61	537.07	608.65	1276.65	681.19	812.23	905.28	990.96	1841.11
54	166.30	180.93	212.49	226.25	451.93	404.27	477.92	563.05	626.86	1303.68	672.88	804.71	912.68	987.34	1881.57
55	168.32	185.28	222.65	243.17	489.84	429.90	500.96	584.41	644.14	1353.38	665.15	797.59	894.93	977.16	1932.15
56	178.07	198.01	232.91	255.70	530.51	439.81	507.53	587.43	663.65	1391.16	665.41	794.65	895.56	967.98	2006.55
57	188.95	208.20	251.29	264.90	555.03	445.34	533.75	610.92	669.90	1421.10	669.32	792.42	893.08	962.96	2013.08
58	194.23	217.77	265.39	287.65	567.83	444.95	528.46	624.32	700.81	1452.49	662.84	793.34	890.84	972.78	2023.69
59	199.24	233.47	280.15	300.50	608.07	470.26	560.29	631.12	705.71	1455.92	666.47	803.30	897.59	976.37	2020.43
60	208.57	247.41	296.58	319.29	628.87	474.46	571.54	644.84	720.34	1482.02	678.95	806.59	898.20	974.38	2017.53
61	220.56	267.32	317.36	342.34	677.96	475.64	595.73	669.44	737.41	1539.76	679.59	831.39	921.66	995.08	2034.19
62	233.43	281.41	333.13	364.68	751.65	483.22	624.91	701.46	755.10	1551.22	674.95	861.46	954.81	1007.22	2038.24
63	257.73	307.56	360.04	390.87	789.84	499.53	644.32	716.50	785.45	1541.28	682.48	886.36	977.85	1024.52	2038.45
64	273.78	327.70	374.17	420.77	885.27	513.21	658.97	751.97	799.38	1559.71	692.87	903.44	1001.21	1031.19	2041.84
65	300.00	349.85	397.23	450.20	922.59	544.57	689.80	771.03	825.67	1546.94	700.62	935.49	1023.82	1046.88	2038.87
66	326.87	387.08	435.35	494.45	972.55	583.58	764.48	839.00	893.62	1698.81	746.79	990.88	1082.57	1133.11	2171.39
67	362.00	429.51	482.96	538.20	1024.84	635.38	841.09	932.69	980.38	1839.62	798.89	1045.32	1155.86	1222.69	2290.17
68	396.49	470.10	527.31	591.13	1093.35	700.04	916.64	1006.39	1101.92	2003.69	842.95	1089.14	1222.27	1317.96	2446.49
69	434.14	511.51	583.30	647.05	1115.90	761.46	995.41	1118.42	1214.87	2160.27	902.21	1137.22	1296.97	1421.25	2565.46
70	469.11	559.72	641.08	710.19	1159.76	818.96	1106.03	1197.70	1348.74	2343.57	953.63	1201.79	1373.69	1531.41	2655.82
71	512.80	611.40	679.33	786.89	1201.80	861.05	1143.03	1297.51	1489.94	2385.74	984.82	1265.05	1468.70	1649.56	2667.79
72	570.27	668.32	744.72	870.40	1270.98	897.06	1181.22	1362.62	1548.09	2435.89	1011.81	1294.49	1529.17	1737.34	2697.57
73	625.50	732.93	815.88	968.64	1334.30	931.15	1218.02	1410.73	1603.26	2465.79	1037.16	1330.21	1571.75	1785.29	2711.55
74	703.49	813.86	898.78	1094.81	1413.43	958.42	1254.35	1455.38	1655.46	2492.01	1062.43	1361.80	1610.28	1829.72	2733.53
75	729.18	909.74	991.78	1215.29	1507.40	981.13	1281.28	1496.89	1701.41	2510.58	1079.36	1387.21	1639.16	1864.44	2757.66
76	756.52	962.59	1130.71	1271.71	1741.47	1000.56	1308.70	1540.15	1751.65	2528.99	1090.07	1410.00	1673.02	1903.50	2774.75
77	801.15	1024.26	1204.27	1358.92	1845.31	1044.54	1368.50	1614.99	1843.16	2599.11	1127.82	1462.87	1739.21	1987.67	2822.89
78	853.21	1098.36	1293.04	1461.28	1966.68	1095.96	1443.45	1708.83	1956.38	2688.91	1174.37	1530.98	1826.60	2088.57	2855.47
79	898.17	1154.46	1367.66	1544.57	2062.54	1140.85	1492.37	1784.99	2041.29	2716.76	1211.95	1580.86	1893.86	2166.03	2873.89
80	927.60	1193.53	1412.67	1597.76	2121.13	1163.75	1519.04	1819.02	2084.96	2731.73	1229.70	1606.27	1923.27	2204.10	2887.03
81	1006.31	1295.66	1536.06	1738.18	2301.97	1248.85	1631.80	1957.31	2242.40	2933.84	1314.80	1719.03	2063.69	2361.54	3091.28
82	1082.90	1397.78	1655.20	1872.21	2480.68	1331.82	1742.43	2084.96	2387.07	3127.44	1399.90	1833.92	2193.47	2510.47	3289.13
83	1163.75	1497.77	1774.35	2008.37	2661.52	1416.92	1848.81	2212.61	2531.74	3318.92	1487.13	1940.29	2321.12	2657.26	3482.74
84	1248.85	1608.40	1902.00	2153.04	2855.12	1506.28	1963.69	2346.65	2684.92	3523.16	1576.49	2057.30	2457.28	2810.44	3689.11
85	1346.72	1731.80	2050.92	2318.99	3072.13	1606.27	2089.22	2499.83	2855.12	3744.42	1676.48	2184.96	2612.59	2982.77	3914.62
86	1448.84	1865.83	2208.36	2499.83	3314.66	1708.39	2223.25	2657.26	3035.96	3986.96	1778.60	2318.99	2770.02	3163.61	4157.16
87	1561.59	2008.37	2378.56	2689.18	3565.71	1821.15	2365.79	2827.46	3225.31	4238.01	1891.36	2461.53	2940.22	3352.96	4408.21
88	1678.61	2161.55	2557.27	2895.54	3838.03	1938.16	2518.98	3006.18	3431.68	4510.33	2008.37	2614.71	3118.93	3559.33	4680.53
89	1808.39	2329.63	2757.26	3116.81	4133.76	2067.94	2687.05	3206.16	3652.94	4806.05	2138.15	2782.79	3318.92	3780.59	4976.25
90	1948.80	2510.47	2972.14	3361.47	4459.27	2208.36	2867.89	3421.04	3897.60	5131.56	2278.57	2963.63	3533.80	4025.25	5301.76
91	2101.98	2706.20	3204.03	3623.15	4803.92	2361.54	3063.62	3652.94	4159.29	5476.22	2431.75	3159.36	3765.70	4286.94	5646.42
92	2263.67	2914.69	3446.57	3901.86	5171.98	2523.23	3272.11	3895.48	4437.99	5844.28	2593.44	3367.85	4008.23	4565.64	6014.48
93	2433.87	3135.95	3710.38	4197.58	5565.57	2693.43	3493.38	4159.29	4733.72	6237.87	2763.64	3589.11	4272.05	4861.37	6408.07
94	2621.10	3376.36	3997.60	4520.96	5993.20	2880.65	3733.78	4446.50	5057.10	6665.50	2950.86	3829.52	4559.26	5184.75	6835.70
95	2827.46	3640.17	4308.21	4874.13	6463.38	3087.02	3997.60	4757.12	5410.26	7135.68	3157.23	4093.33	4869.88	5537.92	7305.88

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

Appendix B1

Union Security Insurance Company

6073-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	52.02	55.34	63.98	68.90	103.36	168.12	192.47	224.22	241.33	494.55	556.82	680.10	759.77	851.41	1254.38
30	57.85	58.22	67.89	72.77	127.90	176.05	201.19	227.15	244.79	512.16	564.78	687.76	770.65	862.20	1254.38
31	61.09	59.67	70.30	75.16	129.75	188.35	213.68	238.97	257.56	539.63	567.85	689.53	772.47	865.20	1254.38
32	64.21	62.12	73.90	78.14	137.73	189.01	213.68	250.92	269.66	548.25	569.69	692.48	775.50	867.00	1254.38
33	66.04	64.93	78.44	82.80	141.42	197.58	226.87	262.19	281.91	567.11	570.92	694.25	777.31	870.01	1254.38
34	69.03	69.36	83.41	88.28	148.16	198.27	238.75	271.62	293.51	590.51	572.77	695.27	779.18	871.81	1254.38
35	71.97	72.54	89.86	95.52	154.44	205.19	248.21	271.62	305.32	592.05	575.85	695.27	779.18	871.93	1254.38
36	74.87	78.60	94.79	101.74	160.73	218.40	254.09	272.52	312.80	613.43	576.61	695.27	779.18	871.93	1254.38
37	77.75	83.26	100.80	109.53	180.89	224.71	267.30	289.92	319.07	630.77	576.61	695.27	779.18	871.93	1254.38
38	82.32	86.11	108.42	115.96	180.89	224.71	273.82	295.88	325.59	651.63	576.61	695.27	779.18	871.93	1254.38
39	85.16	90.61	113.06	123.44	181.86	230.71	279.57	301.14	343.21	681.30	576.61	695.27	779.18	871.93	1254.38
40	84.20	95.30	111.27	123.42	185.16	231.12	285.64	300.33	342.64	701.24	578.68	712.93	772.82	857.09	1325.19
41	89.63	100.89	118.77	129.27	194.32	238.87	293.96	310.24	353.64	731.69	586.93	721.49	786.49	872.16	1325.19
42	89.63	105.52	125.67	136.28	217.83	242.71	301.36	320.18	375.58	764.24	595.24	728.30	800.27	886.18	1325.19
43	94.88	110.80	126.98	140.28	220.57	250.45	309.48	340.87	385.83	797.56	603.63	736.98	814.18	899.73	1325.19
44	101.34	112.02	134.22	148.65	224.96	265.96	325.23	358.93	404.74	836.96	606.96	740.59	827.90	915.18	1325.19
45	108.48	117.50	132.60	153.31	238.49	289.03	330.32	362.08	434.56	860.10	613.40	747.77	813.08	927.75	1406.12
46	109.89	118.74	140.99	157.79	240.99	290.35	349.54	382.82	446.08	917.17	621.89	756.58	826.87	933.97	1406.12
47	116.92	125.47	142.43	159.61	244.95	301.63	357.25	394.40	469.57	958.16	630.45	764.73	843.78	933.97	1406.12
48	122.86	129.84	149.19	168.89	269.11	309.58	364.90	415.34	493.17	1012.48	635.69	764.73	844.75	933.97	1406.12
49	128.44	135.82	157.09	174.17	286.34	328.24	383.39	426.15	504.91	1041.95	635.69	764.73	844.75	933.97	1406.12
50	131.13	135.31	163.39	171.42	289.57	321.46	383.14	465.41	517.59	1055.50	634.25	748.35	863.37	927.86	1567.98
51	134.84	137.95	169.36	183.75	307.16	333.53	385.85	479.84	530.74	1077.70	621.76	736.67	845.23	921.52	1608.44
52	137.37	144.19	172.83	186.98	335.69	341.66	402.18	475.82	544.51	1123.75	621.12	732.60	828.48	912.54	1648.90
53	141.24	152.68	178.97	201.89	380.63	364.02	421.75	490.37	555.98	1148.99	614.73	727.14	822.99	904.16	1669.14
54	150.83	160.83	191.93	206.57	417.54	366.95	426.10	510.27	568.82	1194.28	608.80	721.98	825.06	896.31	1719.72
55	153.02	171.80	201.77	219.53	443.91	391.40	453.81	531.29	580.87	1217.13	595.54	724.42	810.37	888.95	1750.06
56	166.45	180.94	212.36	232.15	483.24	408.39	467.61	536.59	607.41	1275.23	613.07	731.35	814.76	877.64	1825.05
57	170.05	188.37	227.19	242.00	504.11	403.77	483.71	550.92	616.31	1293.46	605.24	719.78	816.53	871.54	1821.36
58	172.65	201.52	244.97	261.50	514.89	400.46	491.83	571.86	638.51	1315.31	602.58	730.37	824.18	891.23	1833.12
59	185.26	211.08	256.80	272.03	545.83	426.51	508.88	576.88	638.04	1311.85	615.21	725.95	817.55	888.61	1823.53
60	188.39	222.03	273.51	290.84	572.97	433.20	512.92	592.69	650.63	1358.52	612.26	721.98	822.45	886.27	1847.38
61	203.85	241.86	287.91	310.94	617.18	441.67	543.72	605.68	675.22	1399.78	616.77	754.81	843.55	905.97	1850.65
62	213.42	256.11	304.02	333.24	688.20	441.40	568.95	634.44	687.22	1425.27	620.95	781.69	868.93	917.80	1858.18
63	233.68	281.66	327.31	355.92	718.04	454.53	590.25	652.53	715.17	1400.61	626.03	803.91	890.28	930.16	1855.60
64	250.12	295.57	342.46	382.52	805.25	466.56	594.78	685.13	724.92	1415.83	629.89	819.52	912.73	937.45	1863.73
65	269.31	318.04	363.09	409.27	845.31	494.30	627.09	699.50	750.27	1413.58	631.93	849.58	930.34	953.92	1866.48
66	295.90	351.60	397.77	449.79	883.71	533.20	695.76	766.74	814.11	1541.92	682.65	896.51	985.76	1030.85	1971.32
67	326.51	389.55	437.88	490.15	937.91	575.27	761.83	845.25	891.61	1679.89	720.84	946.88	1049.57	1115.30	2091.03
68	360.45	426.45	475.55	536.22	994.77	638.01	831.26	909.94	1005.04	1820.53	765.06	988.04	1104.41	1201.18	2224.09
69	394.67	468.04	531.17	589.10	1015.97	686.63	909.83	1015.97	1104.43	1966.89	820.19	1034.65	1180.63	1292.43	2332.23
70	427.41	510.62	583.38	649.95	1058.91	749.99	1006.71	1085.80	1237.38	2137.42	874.16	1094.10	1248.81	1396.28	2419.27
71	468.94	554.38	621.70	715.35	1094.81	791.67	1038.36	1184.33	1355.60	2172.91	898.65	1146.70	1339.58	1498.15	2428.37
72	516.91	606.73	677.02	793.78	1153.92	810.00	1072.78	1241.50	1408.04	2210.77	920.52	1177.15	1392.90	1585.94	2453.14
73	570.41	666.85	744.31	883.89	1212.43	847.14	1107.29	1288.21	1459.73	2241.26	949.26	1211.19	1435.23	1627.76	2461.75
74	638.95	740.14	817.83	995.01	1287.59	871.29	1142.71	1326.30	1507.02	2267.47	965.25	1239.17	1465.07	1665.14	2488.68
75	663.97	831.01	902.12	1108.59	1369.86	892.20	1173.00	1363.50	1553.20	2278.73	981.23	1265.68	1493.92	1698.45	2505.46
76	688.73	875.83	1030.38	1157.82	1585.43	913.79	1190.72	1404.57	1597.09	2303.14	992.21	1282.55	1523.88	1732.67	2528.50
77	727.63	930.45	1095.25	1234.69	1679.67	948.20	1243.16	1467.94	1678.37	2365.30	1026.21	1328.50	1584.56	1807.67	2568.01
78	776.30	999.82	1177.68	1329.09	1791.22	997.42	1312.88	1555.01	1778.53	2449.50	1068.49	1393.98	1660.76	1901.10	2602.26
79	818.78	1052.40	1242.92	1403.95	1877.53	1038.79	1360.43	1621.69	1855.30	2472.30	1103.01	1440.24	1721.49	1968.71	2614.30
80	844.62	1085.03	1287.15	1455.22	1927.53	1059.50	1382.88	1657.33	1897.74	2484.93	1119.07	1461.60	1753.07	2006.24	2625.35
81	916.96	1178.64	1397.78	1582.87	2097.73	1136.09	1485.00	1780.73	2042.41	2672.16	1197.79	1565.85	1874.34	2148.79	2816.83
82	987.17	1270.13	1504.15	1704.14	2259.42	1214.81	1582.87	1897.74	2172.19	2846.61	1274.38	1665.84	1993.48	2284.95	2993.41
83	1057.37	1363.74	1614.78	1827.53	2423.24	1287.15	1682.86	2012.63	2304.10	3023.20	1350.97	1765.84	2112.62	2418.98	3172.12
84	1138.22	1463.73	1731.80	1959.44	2597.69	1372.25	1787.11	2136.02	2442.38	3204.03	1436.07	1874.34	2238.14	2559.40	3355.09
85	1223.32	1574.36	1865.83	2108.37	2797.68	1459.47	1902.00	2272.18	2595.57	3410.40	1525.43	1989.22	2376.43	2714.71	3565.71
86	1319.06	1699.88	2010.50	2274.31	3014.69	1555.21	2027.52	2416.85	2761.51	3627.41	1621.16	2114.75	2521.10	2880.65	3782.72
87	1421.18	1827.53	2165.81	2448.77	3246.58	1657.33	2155.17	2572.16	2935.97	3859.31	1723.29	2242.40	2676.41	3055.11	4014.62
88	1527.55	1967.95	2329.63	2635.99	3493.38	1763.71	2295.59	2735.98	3123.19	4106.10	1829.66	2382.81	2840.23	3242.33	4261.41
89	1644.57	2119.00	2508.34	2835.97	3761.44	1880.72	2446.64	2914.69	3323.17	4374.17	1946.67	2533.87	3018.94	3442.32	4529.47
90	1774.35	2284.95	2704.07	3059.36	4055.04	2010.50	2612.59	3110.42	3546.56	4667.76	2076.45	2699.81	3214.67	3665.70	4823.07
91	1912.63	2461.53	2914.69	3297.64	4372.04	2148.79	2789.17	3321.05	3784.85	4984.76	2214.74	2876.40	3425.30	3903.99	5140.07
92	2059.43	2650.88	3138.08	3550.82	4706.06	2295.59	2978.52	3544.44	4038.02	5318.78	2361.54	3065.75	3648.68	4157.16	5474.09
93	2216.87	2852.99	3376.36	3818.89	5063.48	2453.02	3180.63	3782.72	4306.09	5676.20	2518.98	3267.86	3886.97	4425.23	5831.51
94	2387.07	3072.13	3635.92	4114.61	5454.94	2623.22	3399.77	4042.27	4601.81	6067.67	2689.18	3486.99	4146.52	4720.95	6222.97
95	2572.16	3314.66	3921.01	4435.86	5880.45	2808.32	3642.30	4327.36	4923.06	6493.17	2874.27	3729.53	4431.61	5042.21	6648.48

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

Appendix B1

Union Security Insurance Company

6073-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	44.59	50.46	57.58	64.20	94.60	148.11	177.94	202.52	223.85	451.54	488.43	631.53	695.69	778.95	1143.11
30	49.59	53.09	61.10	67.81	117.06	155.10	186.01	205.17	227.05	467.62	495.42	638.63	705.65	788.82	1143.11
31	52.37	54.40	63.27	70.03	118.75	165.93	197.55	215.84	238.90	492.70	498.11	640.28	707.32	791.57	1143.11
32	55.04	56.63	66.51	72.81	126.06	166.51	197.55	226.64	250.12	500.57	499.73	643.01	710.09	793.22	1143.11
33	56.60	59.20	70.60	77.16	129.44	174.06	209.75	236.82	261.49	517.80	500.81	644.66	711.76	795.97	1143.11
34	59.17	63.24	75.07	82.26	135.61	174.67	220.74	245.33	272.24	539.16	502.43	645.61	713.47	797.62	1143.11
35	61.69	66.14	80.87	89.00	141.35	180.77	229.48	245.33	283.20	540.57	505.13	645.61	713.47	797.73	1143.11
36	64.18	71.66	85.32	94.80	147.11	192.40	234.92	246.15	290.13	560.09	505.80	645.61	713.47	797.73	1143.11
37	66.64	75.91	90.72	102.06	165.56	197.96	247.13	261.86	295.95	575.92	505.80	645.61	713.47	797.73	1143.11
38	70.56	78.51	97.58	108.05	165.56	197.96	253.15	267.25	301.99	594.96	505.80	645.61	713.47	797.73	1143.11
39	72.99	82.62	101.75	115.02	166.45	203.24	258.47	271.99	318.34	622.05	505.80	645.61	713.47	797.73	1143.11
40	75.49	87.36	103.32	115.37	167.52	210.11	265.24	277.22	318.85	636.84	520.81	647.26	711.35	795.87	1224.03
41	80.35	92.48	110.29	120.84	175.82	217.15	272.96	286.38	329.08	664.50	528.24	655.04	723.92	809.86	1224.03
42	80.35	96.72	116.69	127.39	197.09	220.65	279.84	295.55	349.50	694.06	535.72	661.22	736.61	822.88	1224.03
43	85.06	101.57	117.91	131.13	199.56	227.68	287.37	314.65	359.04	724.31	543.26	669.10	749.41	835.46	1224.03
44	90.85	102.68	124.63	138.95	203.53	241.78	302.00	331.32	376.63	760.10	546.26	672.38	762.05	849.81	1224.03
45	97.98	105.45	123.56	137.97	220.42	252.90	297.29	340.78	390.55	793.30	564.72	683.15	760.05	848.23	1294.85
46	99.25	106.56	131.37	142.01	222.73	254.05	314.59	360.30	400.91	845.94	572.53	691.20	772.94	853.92	1294.85
47	105.61	112.60	132.71	143.65	226.39	263.93	321.52	371.20	422.01	883.74	580.41	698.64	788.75	853.92	1294.85
48	110.97	116.52	139.02	152.00	248.73	270.89	328.41	390.90	443.23	933.84	585.24	698.64	789.66	853.92	1294.85
49	116.01	121.89	146.38	156.76	264.64	287.21	345.05	401.08	453.78	961.02	585.24	698.64	789.66	853.92	1294.85
50	119.56	125.87	147.05	158.96	266.09	296.73	354.12	417.67	481.48	963.72	579.89	697.90	788.65	848.56	1446.58
51	123.28	128.54	156.07	170.85	282.91	302.65	357.48	437.86	494.96	995.50	569.22	687.56	781.44	851.82	1476.93
52	125.92	134.58	156.53	171.14	310.20	316.82	378.86	429.40	503.08	1041.52	569.36	684.82	759.44	837.74	1517.40
53	129.79	139.68	165.71	185.34	352.43	332.09	386.61	455.34	515.01	1066.92	564.89	672.99	763.13	831.83	1547.74
54	135.36	150.78	178.22	190.18	378.24	335.85	397.31	475.08	528.19	1094.00	552.73	676.85	766.65	819.28	1567.98
55	137.72	154.96	184.38	199.26	408.20	352.90	412.55	489.96	534.86	1126.30	541.40	665.88	746.95	814.30	1608.44
56	150.97	170.70	195.24	215.33	446.47	370.69	433.39	497.05	556.79	1168.22	553.26	675.10	754.15	819.56	1693.97
57	154.94	175.15	209.98	222.38	463.38	368.14	450.35	507.28	562.72	1182.83	548.28	666.95	746.36	810.59	1687.15
58	158.26	182.02	221.16	241.89	471.59	367.08	444.74	519.40	591.79	1210.41	542.32	667.41	745.40	821.33	1687.92
59	164.29	195.09	233.46	249.89	507.52	382.77	472.90	522.65	584.87	1220.85	557.53	672.39	754.66	811.81	1686.55
60	171.57	206.17	250.44	268.71	526.38	386.79	478.72	545.27	604.16	1242.28	557.71	671.21	757.52	818.90	1693.43
61	183.80	222.76	265.01	285.81	565.75	393.13	496.44	560.14	617.47	1287.80	559.66	694.64	775.86	831.71	1697.71
62	193.41	237.14	278.14	304.94	634.51	404.23	522.31	585.29	632.08	1305.94	561.56	723.20	798.20	847.20	1714.14
63	216.50	259.00	301.12	327.32	665.38	423.03	545.19	597.09	657.30	1296.63	569.59	747.23	817.31	858.26	1713.38
64	226.46	276.30	313.92	353.83	745.23	424.14	556.27	630.82	673.98	1306.48	576.59	760.27	838.22	873.53	1723.79
65	248.86	292.60	335.16	380.94	777.68	448.22	576.92	647.83	701.25	1306.89	581.56	782.76	863.57	889.24	1723.82
66	268.38	322.57	366.45	417.89	818.25	478.62	644.22	706.53	753.52	1422.89	613.92	830.45	910.94	957.22	1824.20
67	301.67	359.59	402.47	451.71	860.13	532.34	704.58	778.63	822.13	1542.20	656.56	876.57	969.86	1028.55	1927.03
68	328.01	396.23	439.96	497.46	918.60	580.42	772.85	842.85	928.35	1681.77	700.93	923.70	1021.47	1109.42	2054.35
69	358.79	431.27	488.80	544.04	941.02	629.42	837.77	934.86	1018.53	1828.77	747.29	958.83	1085.83	1196.85	2161.58
70	385.71	471.34	535.30	599.22	977.46	672.41	929.96	1002.92	1138.39	1974.68	790.28	1012.26	1148.90	1293.92	2236.48
71	421.71	516.36	573.18	659.37	1012.79	714.14	967.18	1091.36	1253.83	2014.52	812.48	1065.09	1238.71	1386.58	2247.59
72	473.56	563.61	624.04	732.48	1066.96	745.66	999.20	1143.09	1305.85	2044.17	836.84	1097.67	1286.92	1461.03	2266.49
73	518.55	621.79	687.06	817.29	1124.93	766.62	1035.85	1186.69	1354.72	2082.04	861.37	1130.68	1326.71	1508.74	2288.50
74	580.86	687.06	759.22	922.43	1191.02	790.62	1060.61	1229.49	1397.30	2101.83	877.80	1152.05	1361.80	1545.74	2305.96
75	607.65	772.70	836.90	1028.55	1270.84	815.14	1088.78	1262.72	1440.57	2116.44	897.98	1176.76	1387.21	1579.88	2326.26
76	629.08	816.17	951.75	1073.77	1468.40	832.44	1113.90	1298.82	1483.21	2133.74	905.22	1195.79	1410.00	1610.65	2342.32
77	666.78	867.07	1014.12	1145.95	1558.03	869.61	1158.74	1363.99	1559.21	2196.74	939.85	1239.76	1465.40	1678.37	2384.39
78	711.41	927.72	1091.15	1232.95	1659.62	915.70	1221.01	1442.05	1651.15	2270.58	979.44	1297.85	1542.99	1764.11	2414.24
79	746.20	977.55	1152.19	1301.89	1740.48	948.07	1264.88	1503.75	1721.49	2294.72	1005.42	1340.45	1596.74	1828.09	2428.22
80	770.16	1010.57	1191.41	1348.84	1787.11	965.89	1289.27	1538.19	1761.58	2304.10	1021.21	1361.61	1625.42	1861.57	2436.00
81	836.11	1099.92	1293.53	1465.86	1942.42	1040.35	1387.14	1648.82	1891.36	2476.42	1093.54	1463.73	1738.18	1995.61	2610.46
82	902.07	1185.02	1395.65	1576.49	2091.35	1110.56	1478.62	1761.58	2014.75	2638.12	1165.88	1555.21	1853.06	2116.88	2774.28
83	965.89	1268.00	1495.64	1691.37	2244.53	1176.51	1567.98	1867.96	2136.02	2801.93	1236.08	1644.57	1959.44	2242.40	2942.35
84	1036.10	1361.61	1606.27	1816.90	2408.34	1248.85	1663.71	1982.84	2265.80	2972.14	1310.55	1744.56	2076.45	2374.30	3114.68
85	1116.94	1467.98	1727.54	1955.18	2591.31	1331.82	1774.35	2106.24	2408.34	3159.36	1393.52	1855.19	2201.98	2518.98	3306.15
86	1202.04	1580.74	1863.70	2106.24	2793.42	1416.92	1887.10	2242.40	2559.40	3361.47	1478.62	1967.95	2338.14	2670.03	3508.27
87	1293.53	1702.01	2006.24	2267.93	3008.30	1508.41	2008.37	2384.94	2721.09	3576.35	1570.10	2089.22	2480.68	2831.72	3723.15
88	1395.65	1831.79	2157.30	2440.26	3235.95	1610.53	2138.15	2536.00	2893.42	3803.99	1672.23	2219.00	2631.73	3004.05	3950.79
89	1499.90	1972.20	2323.24	2627.48	3484.87	1714.78	2278.57	2701.94	3080.64	4052.91	1776.47	2359.41	2797.68	3191.27	4199.71
90	1619.04	2127.51	2506.21	2833.85	3759.32	1833.92	2433.87	2884.91	3287.01	4327.36	1895.61	2514.72	2980.65	3397.64	4474.16
91	1744.56	2291.33	2699.81	3057.24	4050.78	1959.44	2597.69	3078.51	3510.40	4618.83	2021.14	2678.54	3174.25	3621.03	4765.63
92	1876.47	2465.79	2906.18	3289.13	4359.27	2091.35	2772.15	3284.88	3742.29	4927.32	2153.04	2852.99	3380.62	3852.93	5074.12
93	2021.14	2657.26	3129.57	3540.18	4693.29	2236.02	2963.63	3508.27	3993.34	5261.34	2297.71	3044.47	3604.01	4103.97	5408.14
94	2176.45	2859.38	3369.98	3812.50	5052.84	2391.32	3165.74	3748.68	4265.66	5620.89	2453.02	3246.58	3844.42	4376.29	5767.69
95	2346.65	3084.89	3631.66	4110.35	5448.56	2561.53	3391.26	4010.36	4563.51	6016.61	2623.22	3472.10	4106.10	4674.15	6163.40

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

Appendix B1

Union Security Insurance Company

6073-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	53.88	56.97	65.58	72.03	108.62	176.13	199.73	231.45	251.83	516.05	576.35	718.97	787.23	887.64	1315.08
30	59.92	59.93	69.59	76.08	134.40	184.44	208.78	234.48	255.43	534.43	584.60	727.06	798.50	898.89	1315.08
31	63.28	61.42	72.06	78.57	136.34	197.32	221.74	246.67	268.76	563.09	587.77	728.93	800.39	902.02	1315.08
32	66.51	63.94	75.74	81.69	144.74	198.01	221.74	259.02	281.38	572.08	589.68	732.05	803.53	903.90	1315.08
33	68.40	66.84	80.40	86.57	148.62	206.99	235.44	270.65	294.17	591.77	590.95	733.92	805.41	907.03	1315.08
34	71.49	71.40	85.50	92.29	155.70	207.71	247.76	280.38	306.27	616.19	592.86	735.00	807.35	908.91	1315.08
35	74.54	74.68	92.10	99.86	162.29	214.96	257.58	280.38	318.60	617.79	596.05	735.00	807.35	909.04	1315.08
36	77.55	80.91	97.16	106.37	168.90	228.80	263.68	281.31	326.40	640.10	596.84	735.00	807.35	909.04	1315.08
37	80.53	85.70	103.32	114.51	190.09	235.41	277.39	299.27	332.94	658.20	596.84	735.00	807.35	909.04	1315.08
38	85.26	88.64	111.13	121.23	190.09	235.41	284.15	305.43	339.74	679.96	596.84	735.00	807.35	909.04	1315.08
39	88.20	93.28	115.88	129.05	191.11	241.69	290.12	310.85	358.13	710.92	596.84	735.00	807.35	909.04	1315.08
40	87.10	103.24	116.57	128.79	193.97	236.38	306.04	314.19	366.44	729.86	597.97	750.45	799.17	892.07	1396.00
41	92.72	109.30	124.43	134.89	203.58	244.30	314.96	324.56	378.20	761.56	606.49	759.46	813.30	907.76	1396.00
42	92.72	114.31	131.65	142.20	228.20	248.23	322.89	334.96	401.66	795.44	615.09	766.63	827.55	922.35	1396.00
43	98.15	120.03	133.02	146.38	231.07	256.14	331.58	356.61	412.63	830.11	623.75	775.77	841.93	936.45	1396.00
44	104.83	121.35	140.61	155.11	235.67	272.00	348.46	375.50	432.85	871.12	627.19	779.57	856.13	952.54	1396.00
45	111.98	123.52	141.64	162.50	249.33	295.05	346.84	388.70	456.56	901.85	642.61	775.47	866.10	980.76	1476.93
46	113.43	124.83	150.60	167.26	251.94	296.40	367.02	410.97	468.67	961.70	651.50	784.60	880.79	987.34	1476.93
47	120.69	131.90	152.14	169.19	256.08	307.92	375.11	423.40	493.34	1004.67	660.47	793.05	898.80	987.34	1476.93
48	126.82	136.50	159.36	179.03	281.35	316.03	383.15	445.88	518.14	1061.63	665.96	793.05	899.84	987.34	1476.93
49	132.59	142.78	167.80	184.62	299.35	335.08	402.56	457.48	530.48	1092.53	665.96	793.05	899.84	987.34	1476.93
50	134.99	141.60	169.93	180.77	305.22	333.82	400.56	483.31	547.68	1110.57	652.37	781.99	904.87	975.45	1648.90
51	138.69	144.22	176.00	190.19	323.33	345.88	402.88	497.84	554.59	1141.63	656.79	769.41	877.13	967.98	1679.25
52	148.82	150.60	179.36	196.49	356.94	366.51	425.49	499.03	568.19	1187.70	672.88	772.41	866.83	957.42	1729.83
53	152.69	162.42	188.91	211.81	404.12	389.56	445.18	519.56	585.24	1212.82	664.58	781.28	867.88	947.56	1760.18
54	158.56	174.23	202.21	216.41	437.19	391.83	460.64	539.59	597.84	1248.98	648.85	774.62	861.57	938.32	1810.76
55	160.67	178.54	212.21	229.66	464.32	410.65	483.28	560.80	615.38	1289.80	641.95	768.32	859.70	922.88	1830.99
56	174.19	191.18	222.64	245.61	509.50	420.96	490.42	559.19	641.15	1337.65	642.98	766.52	855.16	935.72	1925.88
57	177.61	194.98	237.52	255.09	524.48	421.58	500.39	578.19	643.10	1344.52	633.72	746.19	854.80	920.30	1917.22
58	187.03	211.27	255.18	277.85	538.95	428.27	512.76	603.34	674.85	1379.87	642.75	761.86	854.48	937.83	1923.86
59	192.25	220.68	266.81	284.68	579.34	453.85	529.44	596.61	662.21	1395.26	647.25	761.65	851.85	927.00	1917.70
60	195.12	234.72	283.39	306.64	605.57	448.68	542.23	616.39	687.81	1423.90	636.51	767.10	860.33	938.10	1936.50
61	210.54	251.41	301.00	323.50	649.91	456.23	567.36	633.01	701.88	1476.77	645.33	793.10	880.00	945.57	1950.07
62	223.43	268.76	316.96	345.81	717.48	464.63	596.93	670.18	716.92	1484.93	647.95	818.92	904.29	960.16	1937.41
63	247.42	291.38	343.67	374.98	751.55	481.53	612.78	682.38	752.38	1474.00	656.82	839.98	934.06	975.09	1943.64
64	263.64	311.64	358.31	404.84	845.26	487.76	629.01	718.55	764.11	1484.89	663.80	863.95	949.98	992.84	1959.15
65	286.36	337.13	378.61	428.16	888.78	519.43	664.72	735.27	787.97	1488.26	673.14	892.53	974.86	998.38	1961.59
66	309.67	367.73	416.56	475.31	925.79	554.19	730.12	802.87	859.54	1612.25	714.72	943.69	1034.16	1088.12	2065.47
67	344.25	406.20	460.42	515.78	983.66	605.32	792.65	886.88	934.07	1768.02	757.57	989.07	1107.14	1169.00	2196.46
68	382.07	449.96	501.43	565.29	1044.06	677.89	880.69	960.26	1053.48	1909.34	806.30	1038.59	1161.16	1263.74	2335.29
69	416.20	488.10	560.49	614.86	1065.93	721.85	954.87	1067.19	1153.51	2066.34	865.76	1083.70	1245.26	1350.61	2451.69
70	448.26	536.81	609.02	681.65	1109.34	784.48	1056.37	1139.68	1295.12	2245.92	913.90	1150.10	1302.92	1465.89	2532.16
71	489.18	582.89	652.03	749.56	1144.74	824.32	1092.79	1240.92	1424.80	2281.80	943.79	1203.83	1404.14	1573.85	2545.63
72	546.93	637.52	709.40	833.62	1210.78	859.21	1130.88	1298.28	1483.74	2318.83	966.16	1241.50	1457.25	1661.64	2573.13
73	596.33	702.89	778.66	926.27	1274.92	885.64	1164.44	1344.21	1533.25	2355.57	991.45	1274.20	1498.24	1708.27	2586.65
74	674.45	778.47	859.70	1043.40	1349.05	916.47	1198.53	1390.84	1578.01	2377.90	1017.08	1306.94	1536.06	1745.82	2609.27
75	693.61	868.92	948.31	1161.94	1441.38	930.74	1224.13	1431.68	1627.31	2397.97	1025.83	1324.97	1568.03	1781.44	2638.19
76	721.27	921.92	1076.48	1214.77	1660.66	954.46	1253.83	1466.94	1673.02	2413.09	1041.14	1347.63	1591.67	1816.73	2648.62
77	768.20	978.63	1148.49	1298.07	1762.49	998.91	1307.10	1538.93	1764.57	2482.21	1079.56	1396.95	1658.09	1898.94	2696.82
78	817.16	1047.89	1237.76	1396.39	1878.95	1050.29	1375.75	1634.32	1869.86	2567.94	1126.24	1463.68	1747.29	1997.24	2730.12
79	857.34	1102.30	1304.16	1476.53	1973.46	1088.69	1426.40	1701.07	1950.56	2599.14	1155.21	1508.29	1805.41	2070.77	2747.54
80	885.05	1140.35	1350.97	1527.55	2025.39	1110.56	1450.96	1742.43	1993.48	2610.46	1172.26	1533.94	1838.17	2106.24	2757.26
81	961.64	1240.34	1465.86	1659.46	2199.85	1193.53	1563.72	1867.96	2142.41	2804.06	1257.36	1644.57	1965.82	2253.04	2950.86
82	1036.10	1333.95	1580.74	1787.11	2367.92	1272.25	1661.59	1993.48	2278.57	2984.90	1338.21	1750.94	2093.47	2395.58	3138.08
83	1112.69	1431.82	1693.50	1916.89	2542.38	1355.23	1765.84	2112.62	2416.85	3172.12	1421.18	1853.06	2216.87	2538.12	3329.56
84	1193.53	1536.06	1819.02	2057.30	2727.47	1440.33	1876.47	2242.40	2565.78	3363.60	1504.15	1965.82	2350.90	2687.05	3523.16
85	1285.02	1653.08	1957.31	2214.74	2938.10	1531.81	1995.61	2384.94	2725.34	3582.73	1602.02	2087.09	2495.57	2850.87	3742.29
86	1385.01	1782.86	2108.37	2387.07	3163.61	1631.80	2125.39	2536.00	2897.67	3808.25	1702.01	2216.87	2646.63	3023.20	3967.81
87	1491.39	1916.89	2272.18	2567.91	3406.15	1738.18	2259.42	2699.81	3078.51	4050.78	1808.39	2350.90	2810.44	3204.03	4210.35
88	1604.14	2063.69	2446.64	2765.77	3667.83	1850.94	2406.22	2874.27	3276.37	4312.47	1921.14	2497.70	2984.90	3401.89	4472.03
89	1727.54	2223.25	2633.86	2976.39	3948.66	1974.33	2565.78	3061.49	3486.99	4593.30	2044.54	2657.26	3172.12	3612.52	4752.86
90	1863.70	2395.58	2838.10	3210.42	4257.15	2110.49	2738.11	3265.73	3721.02	4901.79	2180.70	2829.59	3376.36	3846.54	5061.35
91	2008.37	2582.80	3059.36	3461.46	4586.92	2255.16	2925.33	3486.99	3972.07	5231.55	2325.37	3016.81	3597.62	4097.59	5391.12
92	2159.43	2780.66	3293.39	3723.15	4940.08	2406.22	3123.19	3721.02	4233.75	5584.72	2476.42	3214.67	3831.65	4359.27	5744.28
93	2325.37	2993.41	3542.31	4008.23	5314.53	2572.16	3335.94	3969.94	4518.84	5959.16	2642.37	3427.42	4080.57	4644.36	6118.73
94	2504.08	3225.31	3816.76	4318.85	5725.14	2750.87	3567.84	4244.39	4829.45	6369.77	2821.08	3659.32	4355.02	4954.98	6529.34
95	2697.69	3478.48	4116.74	4655.00	6174.04	2944.48	3821.01	4544.37	5165.60	6818.68	3014.69	3912.50	4655.00	5291.12	6978.24

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

Appendix B1

Union Security Insurance Company

6073-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	46.45	52.08	57.58	64.20	96.36	152.11	181.57	206.14	223.85	462.29	517.74	641.24	704.85	788.01	1173.45
30	51.65	54.80	61.10	67.81	119.23	159.29	189.80	208.83	227.05	478.76	525.15	648.46	714.94	797.99	1173.45
31	54.55	56.16	63.27	70.03	120.95	170.41	201.58	219.69	238.90	504.43	528.00	650.13	716.62	800.77	1173.45
32	57.33	58.46	66.51	72.81	128.39	171.01	201.58	230.69	250.12	512.49	529.71	652.91	719.44	802.44	1173.45
33	58.96	61.11	70.60	77.16	131.84	178.76	214.03	241.05	261.49	530.12	530.86	654.58	721.12	805.22	1173.45
34	61.63	65.28	75.07	82.26	138.12	179.39	225.24	249.72	272.24	552.00	532.57	655.54	722.86	806.89	1173.45
35	64.26	68.27	80.87	89.00	143.97	185.65	234.16	249.72	283.20	553.44	535.44	655.54	722.86	807.00	1173.45
36	66.85	73.98	85.32	94.80	149.83	197.60	239.71	250.54	290.13	573.42	536.15	655.54	722.86	807.00	1173.45
37	69.42	78.36	90.72	102.06	168.63	203.31	252.17	266.54	295.95	589.64	536.15	655.54	722.86	807.00	1173.45
38	73.50	81.04	97.58	108.05	168.63	203.31	258.32	272.02	301.99	609.13	536.15	655.54	722.86	807.00	1173.45
39	76.03	85.28	101.75	115.02	169.53	208.74	263.75	276.85	318.34	636.87	536.15	655.54	722.86	807.00	1173.45
40	81.29	90.01	105.97	118.05	173.40	220.62	270.34	286.47	328.36	658.31	549.75	656.64	728.91	804.62	1254.38
41	86.54	95.29	113.12	123.65	181.99	228.01	278.21	295.92	338.90	686.89	557.58	664.53	741.80	818.76	1254.38
42	86.54	99.65	119.68	130.35	204.00	231.68	285.22	305.41	359.93	717.45	565.48	670.80	754.80	831.92	1254.38
43	91.61	104.65	120.93	134.18	206.56	239.07	292.90	325.14	369.76	748.73	573.44	678.80	767.92	844.64	1254.38
44	97.84	105.79	127.82	142.18	210.67	253.87	307.81	342.37	387.88	785.72	576.61	682.12	780.86	859.15	1254.38
45	101.48	105.45	123.56	141.04	224.03	264.94	302.79	340.78	396.06	801.65	574.46	683.15	760.05	865.90	1315.08
46	102.80	106.56	131.37	145.17	226.38	266.15	320.41	360.30	406.56	854.84	582.41	691.20	772.94	871.71	1315.08
47	109.38	112.60	132.71	146.85	230.10	276.50	327.48	371.20	427.96	893.04	590.42	698.64	788.75	871.71	1315.08
48	114.93	116.52	139.02	155.38	252.80	283.79	334.49	390.90	449.47	943.67	595.33	698.64	789.66	871.71	1315.08
49	120.16	121.89	146.38	160.24	268.98	300.89	351.44	401.08	460.18	971.13	595.33	698.64	789.66	871.71	1315.08
50	123.42	125.87	150.32	162.07	270.00	302.91	359.92	423.64	487.50	991.26	598.01	697.90	805.25	864.42	1466.82
51	127.13	128.54	156.07	170.85	290.99	315.00	357.48	437.86	494.96	1022.90	586.74	695.74	789.42	859.57	1507.28
52	129.74	137.78	163.05	174.31	314.45	323.03	384.69	452.61	509.00	1050.66	586.62	692.78	782.45	852.70	1537.63
53	129.79	142.93	169.02	188.65	361.83	338.47	392.46	467.02	520.86	1085.15	564.89	688.46	778.10	839.06	1567.98
54	139.22	154.13	181.64	193.46	383.16	342.07	403.06	480.94	533.99	1103.12	560.74	684.38	773.95	840.29	1588.21
55	141.54	158.33	187.86	206.02	413.30	365.73	424.34	495.87	546.36	1144.47	556.87	680.51	754.00	827.87	1628.67
56	154.84	170.70	198.66	218.69	451.72	383.26	433.39	502.70	562.41	1186.05	568.21	682.13	760.89	826.01	1714.14
57	158.72	175.15	213.42	225.65	468.47	380.02	455.91	518.19	568.07	1208.36	562.52	666.95	759.12	822.78	1706.32
58	165.45	185.27	224.56	245.16	481.21	378.21	449.98	524.64	602.18	1234.62	569.11	680.00	757.52	827.15	1715.14
59	167.78	198.29	240.13	253.05	517.10	393.70	478.04	537.44	594.54	1236.02	570.35	684.29	766.10	822.78	1712.23
60	174.93	209.34	253.74	271.87	540.36	397.10	483.61	554.75	608.81	1271.34	569.83	682.50	768.34	829.26	1725.84
61	187.14	229.13	271.55	288.95	575.10	407.69	505.90	569.25	621.91	1308.79	576.80	711.05	786.27	841.61	1728.30
62	196.75	240.31	284.61	308.09	639.39	408.88	536.30	598.70	640.56	1319.20	572.36	733.83	813.36	856.61	1728.54
63	219.93	259.00	307.67	333.67	674.96	427.53	545.19	614.15	669.70	1314.98	584.98	752.38	836.77	871.74	1740.47
64	233.22	279.51	317.09	357.02	755.23	436.87	560.55	639.18	677.90	1323.74	591.12	770.15	852.19	877.79	1736.52
65	255.68	298.96	338.27	384.09	787.34	460.79	585.29	655.78	705.02	1322.90	595.29	797.07	868.02	889.24	1735.71
66	275.26	329.02	369.58	421.08	827.60	491.22	652.81	710.54	761.09	1444.53	632.25	844.61	915.34	961.31	1841.86
67	308.76	362.92	412.12	458.11	869.28	545.22	713.39	795.28	833.71	1564.23	679.52	881.26	987.57	1040.94	1944.60
68	338.82	399.59	449.67	500.69	932.04	598.14	777.34	859.62	936.43	1703.97	719.25	928.30	1038.93	1117.76	2077.76
69	369.56	434.61	498.58	553.69	949.35	647.02	846.78	951.94	1034.89	1839.82	770.07	967.75	1103.07	1213.47	2178.65
70	403.09	474.62	548.12	602.39	985.22	702.58	938.99	1023.64	1146.63	1990.95	816.77	1016.57	1169.71	1302.11	2252.60
71	435.20	519.53	576.21	671.81	1019.92	734.54	971.36	1103.49	1274.18	2024.42	837.10	1073.25	1246.78	1402.52	2267.13
72	483.57	566.69	635.81	738.61	1076.99	760.80	1003.07	1158.23	1317.20	2062.18	855.85	1101.45	1302.06	1476.17	2288.71
73	531.51	624.79	692.78	823.35	1134.31	791.13	1039.42	1197.19	1361.72	2098.37	882.46	1134.18	1337.21	1519.24	2304.62
74	597.00	690.01	764.80	931.50	1199.80	813.21	1063.90	1235.95	1406.98	2116.55	903.71	1155.27	1371.48	1555.42	2324.23
75	619.50	772.70	842.34	1034.48	1279.09	832.92	1088.78	1271.61	1449.46	2129.69	915.82	1179.72	1393.14	1585.81	2339.53
76	645.34	821.59	959.88	1079.19	1479.55	854.13	1113.90	1306.96	1488.63	2145.63	926.97	1203.92	1423.55	1616.07	2357.33
77	679.46	869.61	1024.26	1153.56	1568.39	884.82	1161.30	1374.13	1566.81	2210.33	957.63	1239.76	1478.08	1685.97	2400.83
78	728.24	932.53	1100.77	1242.57	1671.80	934.93	1225.84	1451.66	1663.17	2285.70	1001.10	1300.25	1555.01	1773.72	2429.28
79	764.35	982.09	1163.53	1313.23	1754.19	968.48	1269.43	1517.36	1735.10	2310.86	1030.38	1344.98	1610.35	1841.70	2444.30
80	789.31	1014.82	1199.92	1359.48	1802.00	991.42	1291.40	1546.70	1774.35	2321.12	1046.74	1365.86	1633.93	1874.34	2453.02
81	857.39	1102.05	1306.29	1478.62	1957.31	1063.76	1387.14	1663.71	1906.25	2495.57	1119.07	1461.60	1753.07	2008.37	2627.48
82	921.21	1187.15	1406.29	1591.38	2108.37	1131.84	1480.75	1772.22	2029.65	2659.39	1191.41	1557.34	1865.83	2133.90	2793.42
83	987.17	1272.25	1506.28	1706.27	2261.55	1202.04	1572.23	1878.59	2150.92	2821.08	1261.62	1648.82	1972.20	2257.29	2959.37
84	1061.63	1365.86	1616.91	1829.66	2427.49	1280.76	1667.97	1995.61	2280.69	2993.41	1340.33	1746.69	2087.09	2389.20	3135.95
85	1144.60	1472.24	1744.56	1970.08	2612.59	1363.74	1776.47	2125.39	2427.49	3182.76	1425.43	1859.45	2221.12	2533.87	3329.56
86	1231.83	1585.00	1876.47	2125.39	2816.83	1450.96	1889.23	2257.29	2582.80	3387.00	1512.66	1972.20	2353.03	2689.18	3533.80
87	1327.57	1706.27	2021.14	2287.08	3031.71	1546.70	2010.50	2401.96	2744.49	3601.88	1608.40	2093.47	2497.70	2850.87	3748.68
88	1425.43	1838.17	2174.32	2459.40	3261.48	1644.57	2142.41	2555.14	2916.82	3831.65	1706.27	2225.38	2650.88	3023.20	3978.45
89	1538.19	1980.71	2342.39	2648.75	3512.52	1757.33	2284.95	2723.22	3106.17	4082.70	1819.02	2367.92	2818.95	3212.54	4229.50
90	1657.33	2133.90	2527.49	2857.25	3789.10	1876.47	2438.13	2908.31	3314.66	4359.27	1938.16	2521.10	3004.05	3421.04	4506.07
91	1784.98	2299.84	2723.22	3080.64	4084.82	2004.12	2604.08	3104.04	3538.05	4655.00	2065.81	2687.05	3199.78	3644.43	4801.80
92	1923.27	2476.42	2929.59	3316.79	4397.57	2142.41	2780.66	3310.41	3774.21	4967.74	2204.10	2863.63	3406.15	3880.58	5114.54
93	2067.94	2665.77	3152.97	3569.97	4729.46	2287.08	2970.01	3533.80	4027.38	5299.63	2348.77	3052.98	3629.54	4133.76	5446.43
94	2227.51	2872.14	3397.64	3842.29	5095.39	2446.64	3176.38	3778.46	4299.70	5665.57	2508.34	3259.35	3874.20	4406.08	5812.36
95	2404.09	3093.40	3663.58	4144.39	5495.37	2623.22	3397.64	4044.40	4601.81	6065.54	2684.92	3480.61	4140.14	4708.19	6212.34

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

Appendix B1

Union Security Insurance Company

6073-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	42.73	47.20	54.38	57.94	89.35	140.10	159.78	191.67	206.36	430.04	459.13	582.95	640.77	715.55	1072.29
30	47.52	49.66	57.71	61.20	110.56	146.71	167.03	194.18	209.31	445.36	465.69	589.51	649.95	724.62	1072.29
31	50.18	50.89	59.76	63.20	112.15	156.96	177.39	204.28	220.23	469.24	468.23	591.02	651.48	727.14	1072.29
32	52.75	52.98	62.81	65.71	119.06	157.51	177.39	214.50	230.58	476.74	469.75	593.55	654.03	728.65	1072.29
33	54.25	55.39	66.68	69.63	122.25	164.65	188.35	224.13	241.06	493.14	470.76	595.07	655.57	731.18	1072.29
34	56.70	59.16	70.90	74.24	128.07	165.22	198.21	232.19	250.97	513.49	472.28	595.95	657.14	732.69	1072.29
35	59.12	61.87	76.38	80.32	133.50	170.99	206.06	232.19	261.07	514.83	474.82	595.95	657.14	732.79	1072.29
36	61.50	67.04	80.58	85.56	138.93	182.00	210.95	232.96	267.46	533.42	475.45	595.95	657.14	732.79	1072.29
37	63.87	71.01	85.68	92.11	156.37	187.26	221.91	247.83	272.82	548.50	475.45	595.95	657.14	732.79	1072.29
38	67.62	73.45	92.16	97.51	156.37	187.26	227.32	252.93	278.40	566.63	475.45	595.95	657.14	732.79	1072.29
39	69.95	77.29	96.10	103.80	157.20	192.26	232.10	257.42	293.47	592.43	475.45	595.95	657.14	732.79	1072.29
40	69.68	82.06	92.73	107.32	155.77	194.35	244.83	254.12	295.05	593.91	482.24	609.74	658.66	734.65	1122.87
41	74.17	86.88	98.98	112.41	163.48	200.87	251.97	262.51	304.52	619.70	489.11	617.06	670.30	747.56	1122.87
42	74.17	90.86	104.72	118.50	183.25	204.10	258.31	270.93	323.41	647.27	496.04	622.89	682.05	759.58	1122.87
43	78.52	95.41	105.81	121.98	185.56	210.61	265.27	288.43	332.25	675.48	503.02	630.31	693.90	771.19	1122.87
44	83.86	96.46	111.85	129.26	189.25	223.65	278.77	303.71	348.53	708.86	505.80	633.40	705.60	784.44	1122.87
45	90.98	99.42	111.50	128.78	202.35	240.86	280.77	308.83	363.05	734.84	525.77	627.76	689.35	786.38	1193.69
46	92.16	100.47	118.56	132.54	204.48	241.96	297.11	326.52	372.68	783.60	533.05	635.15	701.04	791.65	1193.69
47	98.06	106.17	119.77	134.08	207.84	251.36	303.66	336.40	392.29	818.62	540.38	641.99	715.38	791.65	1193.69
48	103.04	109.86	125.46	141.87	228.34	257.99	310.17	354.26	412.01	865.03	544.88	641.99	716.20	791.65	1193.69
49	107.73	114.92	132.10	146.31	242.95	273.54	325.88	363.48	421.83	890.21	544.88	641.99	716.20	791.65	1193.69
50	111.85	113.28	137.25	146.49	246.53	272.00	325.09	387.84	439.35	890.29	543.64	639.04	730.54	793.04	1335.31
51	115.57	116.00	142.79	154.73	262.70	277.94	329.11	401.87	453.22	913.30	534.19	630.26	717.65	782.13	1365.66
52	118.29	124.97	146.75	161.63	284.70	285.75	349.72	400.38	473.49	950.16	534.86	637.04	705.74	777.91	1406.12
53	122.15	133.19	152.45	172.10	324.24	312.93	369.03	414.48	474.04	984.85	531.66	634.31	695.80	766.73	1426.35
54	127.62	137.37	161.08	173.78	353.68	310.97	362.76	428.16	481.75	1021.07	520.68	616.69	693.63	756.26	1456.70
55	130.06	144.85	173.94	185.75	377.58	333.65	383.09	460.45	494.60	1044.55	510.46	614.66	690.58	753.23	1487.05
56	139.36	153.63	181.54	198.50	409.70	345.56	393.47	463.16	517.42	1079.04	515.88	618.84	700.29	748.57	1552.81
57	147.38	158.63	192.77	206.03	432.82	350.33	405.87	469.10	519.84	1106.25	519.79	607.52	695.32	743.55	1562.53
58	147.47	172.26	207.55	222.28	433.09	344.84	423.81	487.92	539.88	1105.51	508.85	623.34	696.92	757.25	1542.72
59	157.30	179.10	220.12	230.91	464.43	366.36	436.92	493.06	546.20	1122.27	519.08	612.89	697.49	756.96	1558.13
60	158.11	193.49	230.67	246.58	489.12	361.00	444.53	497.86	553.04	1155.11	521.33	626.09	698.00	751.52	1571.89
61	173.78	206.85	245.38	266.97	523.67	373.72	463.35	519.16	577.49	1189.81	531.11	645.42	718.58	777.25	1575.35
62	180.08	218.17	255.50	282.94	585.70	371.70	480.34	536.15	581.17	1213.14	523.76	664.70	732.53	781.30	1577.29
63	199.31	239.58	278.21	305.07	612.73	391.53	500.14	554.44	611.82	1192.66	533.67	685.39	754.06	790.86	1584.71
64	212.94	250.59	288.55	325.14	680.21	398.69	509.20	576.51	615.21	1197.12	532.98	696.09	773.03	796.83	1577.49
65	228.41	270.34	307.23	349.46	719.72	414.71	535.12	596.16	637.16	1200.21	535.77	720.71	787.90	808.40	1587.11
66	251.17	296.76	338.26	382.80	752.79	449.23	588.39	650.32	692.94	1309.28	577.27	759.67	840.53	879.49	1677.09
67	276.82	329.62	373.49	416.47	796.08	485.12	642.93	720.33	756.52	1426.53	610.65	801.57	894.57	945.94	1774.74
68	306.38	362.65	404.38	455.46	846.90	540.54	709.94	771.56	851.66	1548.56	650.53	840.98	938.53	1017.66	1890.47
69	337.27	397.84	452.96	498.97	866.07	589.80	774.71	866.56	936.72	1679.60	697.17	878.56	1008.27	1097.11	1985.24
70	364.86	435.34	493.63	551.66	899.88	637.93	857.73	920.03	1047.64	1817.35	746.13	934.73	1057.32	1187.46	2059.06
71	398.09	472.01	527.69	609.60	930.77	673.33	883.44	1006.48	1156.13	1846.23	763.24	975.31	1137.84	1275.02	2066.80
72	440.21	514.33	576.94	674.25	983.34	692.67	910.12	1059.82	1199.87	1882.08	783.58	999.26	1184.72	1343.70	2088.73
73	486.14	567.72	632.66	750.70	1031.19	721.12	942.98	1092.17	1242.70	1902.41	805.11	1032.67	1221.70	1379.22	2095.10
74	542.14	628.08	695.02	843.79	1094.46	738.99	971.96	1126.23	1277.90	1928.83	819.49	1052.01	1242.40	1416.66	2115.92
75	563.18	705.63	768.97	942.59	1166.31	758.82	995.55	1161.94	1322.00	1940.90	832.56	1075.98	1271.61	1443.53	2133.79
76	585.69	745.67	873.11	984.29	1345.81	775.50	1015.13	1190.36	1358.48	1955.44	845.42	1092.75	1290.69	1472.36	2147.13
77	618.61	791.01	930.45	1052.15	1428.63	806.22	1056.43	1247.37	1429.91	2011.86	871.27	1130.74	1346.24	1536.39	2184.32
78	660.94	848.41	999.82	1132.01	1523.14	848.41	1114.62	1321.88	1516.56	2081.57	909.66	1184.89	1413.21	1617.50	2211.17
79	696.31	895.90	1054.67	1195.29	1596.58	884.56	1157.96	1376.74	1578.60	2100.99	939.60	1224.77	1460.66	1673.86	2221.47
80	719.10	921.21	1095.67	1238.21	1638.18	902.07	1174.39	1408.41	1614.78	2110.49	951.00	1242.47	1491.39	1706.27	2229.63
81	778.67	1002.06	1187.15	1346.72	1782.86	965.89	1261.62	1512.66	1738.18	2270.06	1016.95	1329.70	1591.38	1829.66	2393.45
82	840.37	1080.78	1280.76	1448.84	1919.02	1031.84	1346.72	1614.78	1846.68	2416.85	1087.16	1416.92	1697.76	1942.42	2544.51
83	897.81	1161.62	1374.37	1553.08	2059.43	1091.41	1433.94	1714.78	1957.31	2570.04	1146.73	1504.15	1797.75	2057.30	2695.56
84	965.89	1242.47	1472.24	1663.71	2208.36	1165.88	1516.92	1816.90	2074.32	2723.22	1219.06	1591.38	1902.00	2174.32	2852.99
85	1042.48	1338.21	1585.00	1793.49	2378.56	1244.59	1616.91	1931.78	2208.36	2899.80	1299.91	1689.25	2019.01	2308.35	3031.71
86	1121.20	1444.58	1708.39	1933.91	2563.65	1323.31	1723.29	2055.18	2348.77	3084.89	1378.63	1795.62	2142.41	2448.77	3216.80
87	1208.43	1553.08	1840.30	2080.71	2759.38	1410.54	1831.79	2187.08	2495.57	3280.62	1465.86	1904.12	2274.31	2595.57	3412.53
88	1299.91	1674.35	1980.71	2240.27	2970.01	1502.02	1953.06	2327.50	2655.14	3491.25	1557.34	2025.39	2414.73	2755.13	3623.15
89	1399.90	1799.88	2131.77	2410.47	3197.65	1602.02	2078.58	2478.55	2825.34	3718.89	1657.33	2150.92	2565.78	2925.33	3850.80
90	1506.28	1942.42	2297.71	2599.82	3446.57	1708.39	2221.12	2644.50	3014.69	3967.81	1763.71	2293.46	2731.73	3114.68	4099.72
91	1623.29	2091.35	2476.42	2804.06	3716.76	1825.41	2370.05	2823.21	3218.93	4238.01	1880.72	2442.38	2910.44	3318.92	4369.91
92	1750.94	2253.04	2667.90	3016.81	3999.72	1953.06	2531.74	3014.69	3431.68	4520.96	2008.37	2604.08	3101.91	3531.67	4652.87
93	1884.98	2425.36	2872.14	3246.58	4303.96	2087.09	2704.07	3218.93	3661.45	4825.20	2142.41	2776.40	3306.15	3761.44	4957.10
94	2029.65	2612.59	3091.28	3495.50	4635.85	2231.76	2891.29	3438.06	3910.37	5157.09	2287.08	2963.63	3525.29	4010.36	5289.00
95	2184.96	2816.83	3331.68	3769.95	4999.65	2387.07	3095.53	3678.47	4184.82	5520.90	2442.38	3167.87	3765.70	4284.81	5652.80

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

Appendix B1

Union Security Insurance Company

6073-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	39.02	42.32	49.59	53.24	80.59	128.09	148.89	173.59	188.87	381.66	420.05	534.37	595.00	661.20	981.25
30	43.39	44.52	52.62	56.23	99.72	134.14	155.64	175.86	191.57	395.25	426.06	540.38	603.52	669.58	981.25
31	45.82	45.63	54.49	58.08	101.16	143.51	165.30	185.01	201.57	416.45	428.38	541.77	604.94	671.91	981.25
32	48.16	47.50	57.27	60.38	107.38	144.01	165.30	194.26	211.04	423.10	429.77	544.09	607.32	673.31	981.25
33	49.53	49.66	60.79	63.98	110.26	150.54	175.51	202.99	220.63	437.66	430.70	545.48	608.74	675.65	981.25
34	51.77	53.04	64.64	68.22	115.52	151.06	184.70	210.29	229.70	455.72	432.09	546.28	610.20	677.05	981.25
35	53.98	55.47	69.64	73.81	120.41	156.34	192.01	210.29	238.95	456.91	434.41	546.28	610.20	677.14	981.25
36	56.15	60.11	73.47	78.62	125.31	166.40	196.56	210.98	244.80	473.41	434.99	546.28	610.20	677.14	981.25
37	58.31	63.67	78.12	84.64	141.04	171.21	206.78	224.45	249.70	486.79	434.99	546.28	610.20	677.14	981.25
38	61.74	65.85	84.03	89.60	141.04	171.21	211.82	229.07	254.81	502.89	434.99	546.28	610.20	677.14	981.25
39	63.87	69.29	87.62	95.38	141.79	175.78	216.27	233.14	268.60	525.78	434.99	546.28	610.20	677.14	981.25
40	63.87	76.77	87.43	96.59	141.07	178.60	224.43	235.64	271.26	543.82	434.01	562.84	597.18	673.43	1031.83
41	67.99	81.27	93.32	101.17	148.06	184.58	230.97	243.42	279.96	567.43	440.20	569.60	607.74	685.27	1031.83
42	67.99	85.00	98.74	106.65	165.97	187.55	236.78	251.22	297.33	592.68	446.43	574.97	618.39	696.28	1031.83
43	71.98	89.26	99.77	109.78	168.05	193.53	243.16	267.45	305.45	618.51	452.72	581.83	629.14	706.93	1031.83
44	76.88	90.23	105.46	116.33	171.40	205.51	255.54	281.62	320.42	649.07	455.22	584.68	639.74	719.07	1031.83
45	80.49	90.38	102.46	119.58	187.90	210.75	247.74	287.53	335.55	676.39	467.35	581.60	645.16	724.53	1102.64
46	81.53	91.34	108.94	123.08	189.87	211.71	262.15	304.00	344.44	721.27	473.82	588.45	656.10	729.39	1102.64
47	86.75	96.51	110.06	124.50	192.99	219.94	267.94	313.20	362.58	753.51	480.34	594.79	669.52	729.39	1102.64
48	91.16	99.87	115.28	131.74	212.03	225.74	273.68	329.83	380.80	796.22	484.34	594.79	670.29	729.39	1102.64
49	95.30	104.48	121.39	135.86	225.60	239.34	287.54	338.41	389.87	819.39	484.34	594.79	670.29	729.39	1102.64
50	100.28	106.99	127.45	134.02	226.96	247.28	301.87	363.97	403.24	826.05	498.34	588.59	672.43	713.74	1234.15
51	107.87	106.60	136.15	145.06	238.45	259.41	300.74	377.88	417.44	840.24	499.16	572.97	669.81	720.18	1254.38
52	110.66	112.15	133.70	145.78	263.46	273.33	320.58	365.57	426.14	877.07	500.35	573.34	644.37	718.07	1294.85
53	110.70	116.94	139.20	155.55	300.74	281.00	328.03	379.45	438.93	902.77	481.82	564.69	643.42	708.86	1315.08
54	116.02	130.67	150.80	163.95	324.21	279.88	345.48	398.83	458.54	929.90	472.62	586.61	649.82	707.24	1335.31
55	118.59	134.75	156.55	172.24	346.97	295.15	359.51	413.22	460.10	953.72	464.06	578.07	634.20	698.94	1365.66
56	127.74	143.38	164.41	181.68	378.19	314.15	364.96	417.98	472.43	998.78	471.02	576.65	639.68	690.49	1431.81
57	128.48	148.71	179.00	189.68	397.18	308.77	378.07	436.37	482.33	1012.64	462.83	567.90	631.53	688.70	1437.91
58	133.08	152.76	187.13	205.93	404.22	311.47	371.49	440.70	503.54	1032.88	461.98	560.37	636.32	699.00	1442.90
59	143.31	166.31	196.77	211.93	430.92	333.56	400.94	443.76	493.03	1038.86	480.63	571.24	640.32	691.14	1438.28
60	144.66	174.45	210.90	227.61	451.85	330.06	405.45	459.93	506.56	1067.93	466.77	569.69	638.48	699.69	1442.25
61	157.07	187.76	225.75	244.98	481.59	334.89	420.80	473.62	528.63	1091.83	474.00	585.25	661.30	712.89	1445.35
62	166.74	202.36	236.10	260.93	536.89	343.83	447.70	500.40	538.75	1107.07	485.96	616.85	676.96	720.12	1447.65
63	182.13	220.15	255.30	279.65	564.86	355.52	459.58	507.52	558.08	1100.91	482.35	633.85	695.68	732.44	1456.04
64	192.66	234.53	269.53	302.83	635.20	364.76	470.69	538.91	576.02	1110.79	489.37	646.73	717.15	741.44	1463.00
65	211.36	248.07	282.41	324.27	656.92	381.20	493.31	548.47	595.69	1098.86	489.97	668.21	730.03	755.86	1456.33
66	227.09	274.18	310.07	354.09	696.68	407.25	545.44	602.15	639.93	1211.89	517.71	707.77	774.52	814.04	1559.40
67	255.53	302.99	344.51	384.43	732.03	450.77	594.49	666.20	698.62	1310.87	560.14	740.63	823.71	871.58	1640.02
68	281.15	335.79	375.26	423.16	779.69	496.23	656.03	717.05	791.12	1432.00	600.14	781.24	873.05	946.76	1744.15
69	304.97	364.41	417.11	463.56	795.29	532.58	707.15	798.26	867.18	1547.00	633.37	811.66	926.41	1018.15	1831.66
70	330.11	399.33	455.16	510.45	833.94	577.58	790.02	853.72	969.28	1687.15	671.07	857.19	974.07	1101.47	1908.53
71	360.98	440.33	488.27	559.84	859.44	608.04	824.82	929.68	1062.50	1712.59	693.48	910.02	1053.11	1179.39	1910.45
72	403.53	477.37	529.84	619.08	909.76	635.89	848.16	972.76	1105.24	1747.00	711.31	927.34	1093.88	1237.72	1933.18
73	437.53	528.67	584.00	693.19	956.19	651.10	878.69	1011.66	1148.18	1771.78	727.77	959.15	1127.18	1277.70	1946.03
74	493.73	583.85	644.77	783.31	1015.44	671.22	903.00	1042.33	1187.54	1792.63	748.23	981.01	1158.50	1310.17	1962.44
75	515.76	658.98	711.91	874.42	1081.04	690.64	929.38	1073.02	1224.19	1801.79	764.17	1001.88	1176.76	1342.75	1974.50
76	534.17	694.15	808.04	913.79	1248.28	707.71	946.54	1103.59	1260.86	1815.76	769.30	1016.82	1198.50	1369.32	1993.97
77	565.37	735.24	862.00	973.55	1325.11	737.77	984.81	1158.63	1325.96	1867.77	795.06	1052.15	1247.37	1424.84	2028.10
78	605.66	788.32	927.72	1047.89	1411.04	778.71	1037.25	1225.74	1401.19	1930.37	835.05	1103.17	1312.27	1499.73	2053.23
79	632.80	830.12	979.82	1106.83	1480.09	805.17	1076.06	1279.21	1462.92	1951.08	853.36	1136.32	1356.32	1553.65	2065.25
80	655.27	859.52	1012.70	1146.73	1519.04	821.22	1095.67	1308.42	1497.77	1959.44	868.03	1159.49	1380.76	1582.87	2070.07
81	708.46	936.11	1099.92	1244.59	1653.08	880.79	1182.90	1402.03	1608.40	2106.24	927.60	1244.59	1478.62	1693.50	2219.00
82	765.90	1006.31	1187.15	1340.33	1778.60	944.62	1255.23	1497.77	1712.65	2244.53	991.42	1319.06	1576.49	1799.88	2359.41
83	821.22	1078.65	1270.13	1440.33	1908.38	1002.06	1333.95	1587.12	1819.02	2380.69	1050.99	1399.90	1663.71	1908.38	2499.83
84	882.92	1159.49	1363.74	1544.57	2048.79	1063.76	1416.92	1684.99	1925.40	2529.61	1114.82	1485.00	1763.71	2016.88	2650.88
85	948.87	1246.72	1467.98	1661.59	2201.98	1131.84	1506.28	1791.37	2048.79	2687.05	1182.90	1574.36	1872.21	2142.41	2808.32
86	1023.33	1342.46	1585.00	1791.37	2376.43	1206.30	1602.02	1908.38	2178.57	2861.50	1257.36	1670.10	1989.22	2272.18	2982.77
87	1099.92	1446.71	1704.14	1927.53	2555.14	1282.89	1706.27	2027.52	2314.73	3040.22	1333.95	1774.35	2108.37	2408.34	3161.48
88	1187.15	1559.47	1833.92	2076.45	2753.00	1370.12	1819.02	2157.30	2463.66	3238.07	1421.18	1887.10	2238.14	2557.27	3359.34
89	1276.51	1678.61	1974.33	2236.02	2963.63	1459.47	1938.16	2297.71	2623.22	3448.70	1510.53	2006.24	2378.56	2716.83	3569.97
90	1376.50	1808.39	2129.64	2408.34	3195.52	1559.47	2067.94	2453.02	2795.55	3680.60	1610.53	2136.02	2533.87	2889.16	3801.87
91	1480.75	1946.67	2295.59	2597.69	3442.32	1663.71	2206.23	2618.97	2984.90	3927.39	1714.78	2274.31	2699.81	3078.51	4048.66
92	1595.63	2097.73	2472.17	2793.42	3706.13	1778.60	2357.28	2795.55	3180.63	4191.20	1829.66	2425.36	2876.40	3274.24	4312.47
93	1716.90	2259.42	2659.39	3010.43	3986.96	1899.87	2518.98	2982.77	3397.64	4472.03	1950.93	2587.06	3063.62	3491.25	4593.30
94	1850.94	2431.75	2863.63	3242.33	4295.45	2033.90	2691.30	3187.01	3629.54	4780.52	2084.96	2759.38	3267.86	3723.15	4901.79
95	1995.61	2621.10	3087.02	3493.38	4631.60	2178.57	2880.65	3410.40	3880.58	5116.67	2229.63	2948.73	3491.25	3974.19	5237.94

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

Appendix B1

Union Security Insurance Company

6073-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	57.59	63.48	70.38	75.17	115.63	192.14	217.89	245.92	265.82	548.30	625.20	786.98	842.15	923.87	1406.12
30	64.05	66.78	74.68	79.39	143.08	201.20	227.76	249.13	269.62	567.83	634.14	795.83	854.21	935.58	1406.12
31	67.64	68.44	77.33	81.99	145.14	215.26	241.90	262.09	283.69	598.28	637.58	797.88	856.23	938.84	1406.12
32	71.09	71.25	81.29	85.25	154.07	216.02	241.90	275.21	297.01	607.84	639.65	801.30	859.59	940.79	1406.12
33	73.11	74.48	86.29	90.33	158.20	225.80	256.84	287.57	310.51	628.75	641.03	803.35	861.60	944.05	1406.12
34	76.43	79.56	91.75	96.31	165.74	226.59	270.29	297.91	323.29	654.70	643.11	804.53	863.67	946.01	1406.12
35	79.68	83.21	98.84	104.20	172.76	234.51	280.99	297.91	336.30	656.41	646.57	804.53	863.67	946.14	1406.12
36	82.89	90.16	104.27	110.99	179.80	249.61	287.65	298.89	344.53	680.10	647.42	804.53	863.67	946.14	1406.12
37	86.08	95.50	110.88	119.49	202.36	256.81	302.60	317.98	351.44	699.34	647.42	804.53	863.67	946.14	1406.12
38	91.14	98.77	119.27	126.50	202.36	256.81	309.98	324.52	358.62	722.46	647.42	804.53	863.67	946.14	1406.12
39	94.28	103.94	124.36	134.66	203.44	263.67	316.50	330.28	378.03	755.35	647.42	804.53	863.67	946.14	1406.12
40	95.81	108.54	124.52	139.52	205.73	267.89	321.35	337.29	390.23	787.11	655.84	797.35	860.65	953.30	1487.05
41	101.99	114.90	132.91	146.13	215.92	276.87	330.71	348.43	402.76	821.29	665.19	806.93	875.86	970.05	1487.05
42	101.99	120.17	140.63	154.05	242.03	281.33	339.03	359.59	427.74	857.82	674.61	814.55	891.21	985.65	1487.05
43	107.97	126.19	142.09	158.57	245.08	290.30	348.16	382.83	439.42	895.22	684.11	824.25	906.70	1000.71	1487.05
44	115.31	127.57	150.19	168.04	249.95	308.27	365.88	403.11	460.95	939.45	687.89	828.29	921.98	1017.91	1487.05
45	122.48	129.55	150.68	168.64	271.01	325.16	363.35	415.32	473.07	977.01	691.30	821.63	919.13	1024.94	1578.09
46	124.06	130.92	160.21	173.57	273.85	326.64	384.49	439.12	485.61	1041.84	700.86	831.30	934.72	1031.82	1578.09
47	132.01	138.34	161.85	175.58	278.35	339.34	392.97	452.40	511.17	1088.40	710.50	840.26	953.83	1031.82	1578.09
48	138.71	143.15	169.54	185.78	305.81	348.28	401.39	476.42	536.87	1150.09	716.41	840.26	954.94	1031.82	1578.09
49	145.02	149.75	178.51	191.59	325.38	369.27	421.73	488.82	549.65	1183.57	716.41	840.26	954.94	1031.82	1578.09
50	150.42	151.04	179.73	193.24	324.79	370.91	429.58	513.14	583.79	1184.00	724.86	840.85	962.99	1030.96	1750.06
51	157.95	156.76	189.28	206.31	347.58	382.94	442.60	533.82	596.34	1214.69	726.85	843.08	940.92	1022.19	1790.53
52	160.27	166.62	192.40	209.17	373.94	397.57	466.29	533.84	609.62	1260.79	724.64	836.11	928.20	1009.78	1820.88
53	164.14	172.17	202.16	225.05	427.62	415.11	480.33	554.59	626.20	1294.89	714.42	827.70	927.73	998.19	1881.57
54	170.16	184.28	215.92	229.53	466.67	416.71	489.43	574.78	638.47	1340.15	696.91	827.27	927.28	994.34	1932.15
55	175.97	192.01	226.13	246.55	500.04	449.15	518.64	590.32	655.64	1380.63	696.09	826.86	916.07	990.73	1972.62
56	185.81	208.25	236.34	259.06	541.02	458.66	530.34	598.72	674.90	1417.91	695.31	829.81	915.76	980.89	2046.88
57	196.51	214.81	254.73	271.44	565.22	463.15	550.42	621.83	685.98	1446.63	697.80	818.83	912.21	981.25	2051.42
58	201.42	224.27	272.19	290.92	577.45	467.20	544.16	640.06	706.00	1476.70	689.62	824.82	921.15	984.43	2059.99
59	213.22	239.87	286.82	303.66	617.65	497.60	575.71	645.91	710.55	1486.25	711.33	827.10	920.46	992.83	2063.24
60	218.66	253.75	303.17	322.45	642.84	495.09	586.19	659.07	724.99	1525.61	709.26	829.15	919.85	989.93	2074.25
61	230.59	273.68	323.90	345.49	687.31	495.06	609.92	683.10	746.30	1567.75	708.15	853.26	947.69	1009.93	2072.43
62	246.77	287.73	339.60	367.82	766.29	511.09	638.90	714.86	763.58	1591.00	712.75	882.73	975.02	1021.34	2081.45
63	268.04	314.04	363.31	394.05	799.41	526.54	662.34	725.03	793.72	1565.74	718.40	906.98	997.31	1033.51	2079.09
64	283.92	337.34	380.51	423.96	895.28	530.18	680.36	768.68	807.21	1582.74	721.95	938.00	1019.84	1043.98	2086.36
65	306.81	359.39	403.44	453.35	941.91	557.14	710.70	782.96	833.21	1584.28	723.51	964.13	1046.08	1063.05	2086.42
66	337.19	393.53	441.62	497.64	986.58	604.57	785.95	855.06	904.98	1725.87	778.86	1019.19	1104.57	1149.48	2212.58
67	379.74	439.50	492.62	541.41	1047.71	665.43	863.11	953.50	988.10	1883.68	835.62	1073.44	1182.43	1239.22	2348.75
68	418.12	483.54	537.01	597.59	1120.24	739.92	948.09	1027.35	1118.06	2053.65	888.76	1125.91	1248.47	1338.81	2510.88
69	455.67	528.22	599.60	659.93	1145.05	796.67	1026.94	1148.30	1239.41	2226.57	947.78	1177.35	1331.44	1450.34	2633.72
70	493.43	579.36	660.31	726.04	1194.67	862.06	1142.14	1230.85	1381.74	2419.52	1006.61	1244.87	1411.15	1564.17	2731.08
71	539.79	633.57	700.55	799.33	1237.46	910.02	1189.08	1337.93	1518.43	2459.99	1034.07	1309.94	1513.09	1681.43	2750.85
72	600.29	696.04	765.33	888.78	1307.78	942.48	1227.70	1400.47	1582.16	2503.43	1065.06	1351.27	1574.59	1775.19	2777.56
73	661.15	762.97	841.64	989.83	1374.92	980.16	1268.02	1456.23	1638.26	2543.36	1096.92	1386.22	1620.76	1827.29	2796.16
74	742.21	846.29	926.69	1119.01	1457.32	1010.06	1303.60	1500.56	1694.18	2569.31	1120.73	1419.89	1661.91	1871.67	2821.23
75	770.67	950.56	1024.39	1244.94	1554.16	1034.48	1338.42	1544.31	1742.91	2590.07	1138.82	1449.46	1695.48	1914.83	2847.26
76	799.90	1008.69	1168.67	1304.25	1799.98	1060.21	1374.54	1591.67	1800.46	2615.17	1155.31	1477.79	1729.96	1955.02	2873.85
77	846.79	1074.97	1249.90	1396.95	1912.60	1105.39	1437.56	1675.83	1898.94	2696.99	1191.32	1536.39	1807.67	2043.45	2927.04
78	906.09	1151.24	1343.51	1504.54	2042.23	1165.66	1513.56	1776.13	2016.47	2794.75	1246.57	1607.89	1898.70	2155.87	2973.30
79	954.87	1215.70	1419.83	1592.20	2144.77	1211.16	1572.00	1853.04	2107.06	2827.46	1286.84	1664.78	1968.71	2236.34	2991.05
80	985.04	1255.23	1470.11	1650.95	2206.23	1238.21	1599.89	1895.61	2157.30	2846.61	1308.42	1693.50	2006.24	2280.69	3008.30
81	1072.27	1363.74	1597.76	1795.62	2399.83	1331.82	1719.03	2038.16	2316.86	3061.49	1402.03	1812.64	2148.79	2444.51	3225.31
82	1153.11	1470.11	1723.29	1931.78	2580.67	1419.05	1836.04	2174.32	2467.91	3257.22	1493.51	1929.65	2287.08	2593.44	3425.30
83	1238.21	1574.36	1846.68	2072.20	2770.02	1510.53	1944.55	2306.22	2616.84	3457.21	1582.87	2042.41	2421.11	2746.62	3631.66
84	1329.70	1691.37	1982.84	2223.25	2972.14	1604.14	2067.94	2448.77	2776.40	3669.96	1680.74	2165.81	2565.78	2906.18	3844.42
85	1429.69	1821.15	2131.77	2391.32	3199.78	1706.27	2199.85	2601.95	2948.73	3903.99	1782.86	2301.97	2721.09	3084.89	4082.70
86	1542.45	1961.57	2297.71	2578.55	3446.57	1819.02	2340.26	2767.89	3135.95	4150.78	1895.61	2442.38	2887.03	3272.11	4329.49
87	1659.46	2110.49	2474.30	2776.40	3712.51	1936.04	2489.19	2944.48	3333.81	4416.72	2012.63	2591.31	3063.62	3469.97	4595.43
88	1784.98	2272.18	2663.65	2989.16	3995.47	2061.56	2650.88	3133.83	3546.56	4699.68	2138.15	2753.00	3252.97	3682.72	4878.39
89	1923.27	2448.77	2867.89	3218.93	4301.83	2199.85	2827.46	3338.07	3776.34	5006.04	2276.44	2929.59	3457.21	3912.50	5184.75
90	2074.32	2640.24	3091.28	3467.85	4637.98	2350.90	3018.94	3561.46	4025.25	5342.18	2427.49	3121.06	3680.60	4161.41	5520.90
91	2236.02	2846.61	3331.68	3740.17	4999.65	2512.59	3225.31	3801.87	4297.58	5703.86	2589.18	3327.43	3921.01	4433.74	5882.57
92	2406.22	3063.62	3586.99	4025.25	5380.48	2682.79	3442.32	4057.17	4582.66	6084.69	2759.38	3544.44	4176.31	4718.82	6263.40
93	2589.18	3295.52	3861.44	4331.62	5793.22	2865.76	3674.21	4331.62	4889.02	6497.42	2942.35	3776.34	4450.76	5025.19	6676.14
94	2787.04	3550.82	4159.29	4663.51	6237.87	3063.62	3929.52	4629.47	5220.92	6942.07	3140.21	4031.64	4748.61	5357.08	7120.79
95	3008.30	3827.40	4484.80	5029.44	6725.07	3284.88	4206.09	4954.98	5586.85	7429.27	3361.47	4308.21	5074.12	5723.01	7607.99

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

Appendix B1

Union Security Insurance Company

6073-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	52.02	55.34	63.98	68.90	101.61	168.12	192.47	224.22	241.33	489.17	556.82	680.10	759.77	833.30	1234.15
30	57.85	58.22	67.89	72.77	125.73	176.05	201.19	227.15	244.79	506.59	564.78	687.76	770.65	843.86	1234.15
31	61.09	59.67	70.30	75.16	127.55	188.35	213.68	238.97	257.56	533.76	567.85	689.53	772.47	846.79	1234.15
32	64.21	62.12	73.90	78.14	135.40	189.01	213.68	250.92	269.66	542.29	569.69	692.48	775.50	848.56	1234.15
33	66.04	64.93	78.44	82.80	139.03	197.58	226.87	262.19	281.91	560.95	570.92	694.25	777.31	851.50	1234.15
34	69.03	69.36	83.41	88.28	145.65	198.27	238.75	271.62	293.51	584.10	572.77	695.27	779.18	853.26	1234.15
35	71.97	72.54	89.86	95.52	151.82	205.19	248.21	271.62	305.32	585.62	575.85	695.27	779.18	853.38	1234.15
36	74.87	78.60	94.79	101.74	158.00	218.40	254.09	272.52	312.80	606.76	576.61	695.27	779.18	853.38	1234.15
37	77.75	83.26	100.80	109.53	177.83	224.71	267.30	289.92	319.07	623.92	576.61	695.27	779.18	853.38	1234.15
38	82.32	86.11	108.42	115.96	177.83	224.71	273.82	295.88	325.59	644.54	576.61	695.27	779.18	853.38	1234.15
39	85.16	90.61	113.06	123.44	178.78	230.71	279.57	301.14	343.21	673.89	576.61	695.27	779.18	853.38	1234.15
40	87.10	95.30	111.27	123.42	185.16	236.38	285.64	300.33	342.64	701.24	588.33	712.93	764.04	857.09	1325.19
41	92.72	100.89	118.77	129.27	194.32	244.30	293.96	310.24	353.64	731.69	596.71	721.49	777.55	872.16	1325.19
42	92.72	105.52	125.67	136.28	217.83	248.23	301.36	320.18	375.58	764.24	605.17	728.30	791.17	886.18	1325.19
43	98.15	110.80	126.98	140.28	220.57	256.14	309.48	340.87	385.83	797.56	613.69	736.98	804.92	899.73	1325.19
44	104.83	112.02	134.22	148.65	224.96	272.00	325.23	358.93	404.74	836.96	617.07	740.59	818.49	915.18	1325.19
45	108.48	117.50	132.60	153.31	238.49	289.03	330.32	362.08	429.06	851.75	623.14	747.77	813.08	918.91	1406.12
46	109.89	118.74	140.99	157.79	240.99	290.35	349.54	382.82	440.44	908.27	631.76	756.58	826.87	925.08	1406.12
47	116.92	125.47	142.43	159.61	244.95	301.63	357.25	394.40	463.62	948.86	640.45	764.73	843.78	925.08	1406.12
48	122.86	129.84	149.19	168.89	269.11	309.58	364.90	415.34	486.93	1002.65	645.78	764.73	844.75	925.08	1406.12
49	128.44	135.82	157.09	174.17	286.34	328.24	383.39	426.15	498.52	1031.83	645.78	764.73	844.75	925.08	1406.12
50	131.13	135.31	163.39	168.31	289.57	327.64	383.14	465.41	511.57	1055.50	634.25	748.35	863.37	912.00	1557.86
51	138.69	137.95	169.36	180.52	307.16	339.70	385.85	479.84	524.78	1077.70	630.52	736.67	837.26	913.77	1588.21
52	141.19	147.39	172.83	183.82	335.69	354.09	413.83	475.82	538.59	1123.75	638.38	740.56	828.48	905.06	1638.79
53	148.88	152.68	178.97	201.89	380.63	376.79	421.75	490.37	555.98	1148.99	631.35	734.87	822.99	896.93	1669.14
54	154.69	167.53	191.93	206.57	412.63	379.39	437.61	510.27	568.82	1185.17	632.83	737.02	825.06	889.31	1709.60
55	156.84	171.80	201.77	219.53	443.91	397.82	465.60	531.29	580.87	1217.13	618.74	739.05	810.37	882.16	1760.18
56	166.45	184.35	212.36	228.78	483.24	408.39	473.31	536.59	601.78	1275.23	620.55	738.39	814.76	871.18	1825.05
57	173.83	188.37	227.19	242.00	504.11	409.71	483.71	550.92	610.95	1293.46	619.48	726.38	816.53	871.54	1830.94
58	179.84	201.52	244.97	258.23	514.89	411.58	491.83	571.86	633.32	1315.31	622.67	730.37	824.18	879.58	1842.19
59	188.76	214.28	256.80	268.87	545.83	437.45	519.16	576.88	628.38	1311.85	628.02	737.85	817.55	877.64	1823.53
60	191.75	228.38	273.51	287.67	572.97	438.36	527.57	592.69	645.98	1358.52	624.39	738.90	822.45	881.09	1847.38
61	207.20	241.86	287.91	307.80	617.18	446.52	543.72	605.68	666.34	1399.78	628.19	760.28	843.55	901.02	1850.65
62	216.76	256.11	304.02	323.81	683.32	450.69	573.61	634.44	674.50	1418.64	631.75	781.69	868.93	903.68	1850.98
63	237.11	281.66	324.04	349.56	713.25	463.53	590.25	648.26	706.90	1394.49	636.30	809.06	890.28	921.17	1848.83
64	253.50	295.57	339.29	379.33	800.25	470.80	594.78	680.95	721.01	1410.07	644.42	824.45	908.07	933.19	1857.37
65	272.72	318.04	359.99	406.13	835.65	498.49	631.27	695.52	746.50	1402.91	645.67	849.58	925.89	949.87	1854.60
66	302.79	351.60	391.50	446.60	879.03	545.80	700.05	758.71	810.32	1536.51	696.39	905.95	981.35	1026.76	1965.43
67	337.16	392.88	434.66	483.74	933.33	592.44	766.23	841.08	883.89	1679.89	739.20	956.26	1049.57	1107.03	2091.03
68	367.66	433.17	475.55	532.99	994.77	651.31	844.74	909.94	992.94	1826.08	783.39	1006.42	1108.78	1192.83	2235.79
69	405.44	471.39	531.17	585.89	1015.97	708.64	918.84	1020.24	1100.34	1972.42	847.53	1052.48	1184.94	1288.27	2337.92
70	441.31	517.17	586.59	646.78	1062.79	771.55	1020.25	1094.09	1233.25	2148.27	900.65	1111.33	1257.13	1392.19	2430.02
71	479.06	563.88	624.74	715.35	1098.38	808.00	1055.10	1192.42	1355.60	2182.81	923.27	1167.11	1347.65	1498.15	2447.91
72	536.92	615.96	679.97	793.78	1163.95	844.07	1088.27	1245.29	1411.83	2228.78	950.95	1199.87	1400.47	1585.94	2470.92
73	583.37	681.86	747.17	877.83	1224.93	868.14	1132.29	1291.71	1452.73	2265.75	970.36	1239.20	1442.23	1620.76	2489.95
74	661.54	754.88	826.20	995.01	1296.37	900.34	1162.41	1339.21	1507.02	2285.88	997.64	1264.99	1481.20	1665.14	2510.60
75	684.71	845.59	912.98	1108.59	1383.62	918.88	1194.05	1378.32	1553.20	2305.23	1013.94	1289.40	1511.71	1701.41	2535.32
76	713.13	894.81	1038.52	1160.54	1602.15	943.61	1218.16	1415.42	1602.52	2326.91	1030.27	1309.67	1540.15	1738.09	2555.53
77	755.52	953.27	1113.00	1244.83	1702.97	983.70	1273.85	1493.29	1691.04	2397.92	1064.32	1363.99	1609.91	1822.88	2606.38
78	807.55	1023.86	1194.50	1338.70	1818.03	1038.28	1346.73	1581.45	1792.95	2487.30	1109.40	1430.03	1689.60	1917.93	2644.88
79	850.54	1079.61	1265.60	1417.56	1909.50	1079.61	1399.10	1653.44	1873.45	2518.42	1148.40	1478.80	1755.51	1991.39	2662.54
80	878.66	1116.94	1308.42	1467.98	1963.69	1104.18	1423.31	1687.12	1916.89	2531.74	1163.75	1506.28	1782.86	2027.52	2678.54
81	953.13	1214.81	1423.31	1595.63	2133.90	1185.02	1531.81	1816.90	2061.56	2723.22	1248.85	1614.78	1914.76	2172.19	2867.89
82	1027.59	1308.42	1533.94	1721.16	2297.71	1263.74	1633.93	1936.04	2197.72	2901.93	1329.70	1719.03	2033.90	2310.48	3050.85
83	1102.05	1402.03	1642.44	1844.55	2463.66	1342.46	1731.80	2053.05	2329.63	3076.38	1408.41	1819.02	2153.04	2446.64	3231.69
84	1182.90	1504.15	1761.58	1978.59	2644.50	1425.43	1838.17	2176.45	2470.04	3265.73	1493.51	1927.53	2278.57	2587.06	3421.04
85	1272.25	1619.04	1897.74	2129.64	2846.61	1519.04	1955.18	2316.86	2625.35	3474.23	1589.25	2046.67	2421.11	2744.49	3633.79
86	1372.25	1746.69	2044.54	2295.59	3067.87	1619.04	2082.83	2463.66	2791.30	3695.49	1689.25	2174.32	2567.91	2910.44	3855.05
87	1476.49	1878.59	2201.98	2472.17	3301.90	1723.29	2214.74	2621.10	2967.88	3929.52	1793.49	2306.22	2725.34	3087.02	4089.08
88	1589.25	2021.14	2370.05	2659.39	3555.07	1836.04	2357.28	2789.17	3155.10	4182.69	1906.25	2448.77	2893.42	3274.24	4342.25
89	1710.52	2178.57	2553.02	2863.63	3829.52	1957.31	2514.72	2972.14	3359.34	4457.14	2027.52	2606.20	3076.38	3478.48	4616.70
90	1844.55	2348.77	2753.00	3087.02	4127.37	2091.35	2684.92	3172.12	3582.73	4754.99	2161.55	2776.40	3276.37	3701.87	4914.55
91	1989.22	2531.74	2965.75	3327.43	4448.63	2236.02	2867.89	3384.87	3823.14	5076.25	2306.22	2959.37	3489.12	3942.28	5235.81
92	2142.41	2727.47	3191.27	3582.73	4789.03	2389.20	3063.62	3610.39	4078.44	5416.65	2459.40	3155.10	3714.64	4197.58	5576.21
93	2306.22	2931.71	3435.93	3855.05	5152.84	2553.02	3267.86	3855.05	4350.76	5780.45	2623.22	3359.34	3959.30	4469.90	5940.02
94	2480.68	3159.36	3699.74	4150.78	5550.68	2727.47	3495.50	4118.86	4646.49	6178.30	2797.68	3586.99	4223.11	4765.63	6337.86
95	2674.28	3406.15	3991.21	4476.29	5986.82	2921.08	3742.29	4410.33	4972.00	6614.44	2991.28	3833.78	4514.58	5091.14	6774.00

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

Appendix B1

Union Security Insurance Company

6073-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	46.45	50.46	55.98	62.64	94.60	152.11	174.31	198.91	216.85	451.54	498.20	621.81	677.38	760.84	1132.99
30	51.65	53.09	59.41	66.16	117.06	159.29	182.21	201.50	219.95	467.62	505.33	628.81	687.08	770.48	1132.99
31	54.55	54.40	61.52	68.32	118.75	170.41	193.52	211.99	231.43	492.70	508.07	630.42	688.70	773.16	1132.99
32	57.33	56.63	64.66	71.04	126.06	171.01	193.52	222.59	242.30	500.57	509.72	633.12	691.41	774.77	1132.99
33	58.96	59.20	68.64	75.28	129.44	178.76	205.47	232.59	253.31	517.80	510.82	634.74	693.03	777.46	1132.99
34	61.63	63.24	72.99	80.26	135.61	179.39	216.23	240.95	263.73	539.16	512.48	635.67	694.69	779.07	1132.99
35	64.26	66.14	78.62	86.83	141.35	185.65	224.79	240.95	274.35	540.57	515.23	635.67	694.69	779.17	1132.99
36	66.85	71.66	82.95	92.49	147.11	197.60	230.12	241.75	281.06	560.09	515.91	635.67	694.69	779.17	1132.99
37	69.42	75.91	88.20	99.57	165.56	203.31	242.08	257.19	286.70	575.92	515.91	635.67	694.69	779.17	1132.99
38	73.50	78.51	94.87	105.42	165.56	203.31	247.99	262.48	292.56	594.96	515.91	635.67	694.69	779.17	1132.99
39	76.03	82.62	98.92	112.22	166.45	208.74	253.20	267.14	308.39	622.05	515.91	635.67	694.69	779.17	1132.99
40	75.49	87.36	98.02	112.69	167.52	210.11	260.14	267.98	314.09	636.84	530.46	637.88	693.79	769.63	1203.80
41	80.35	92.48	104.63	118.03	175.82	217.15	267.71	276.83	324.17	664.50	538.02	645.54	706.05	783.16	1203.80
42	80.35	96.72	110.71	124.43	197.09	220.65	274.45	285.70	344.28	694.06	545.64	651.64	718.42	795.75	1203.80
43	85.06	101.57	111.86	128.08	199.56	227.68	281.85	304.16	353.68	724.31	553.32	659.40	730.91	807.92	1203.80
44	90.85	102.68	118.24	135.72	203.53	241.78	296.19	320.28	371.01	760.10	556.38	662.63	743.23	821.80	1203.80
45	101.48	105.45	120.54	137.97	220.42	264.94	297.29	330.13	385.05	784.95	574.46	664.69	742.38	839.39	1284.73
46	102.80	106.56	128.17	142.01	222.73	266.15	314.59	349.04	395.26	837.03	582.41	672.52	754.96	845.02	1284.73
47	109.38	112.60	129.48	143.65	226.39	276.50	321.52	359.60	416.07	874.44	590.42	679.76	770.40	845.02	1284.73
48	114.93	116.52	135.63	152.00	248.73	283.79	328.41	378.69	436.99	924.01	595.33	679.76	771.29	845.02	1284.73
49	120.16	121.89	142.81	156.76	264.64	300.89	345.05	388.55	447.39	950.90	595.33	679.76	771.29	845.02	1284.73
50	123.42	122.72	147.05	155.84	262.18	302.91	348.31	417.67	475.46	954.54	588.95	681.09	772.05	832.70	1416.24
51	127.13	128.54	152.75	167.63	278.87	315.00	357.48	425.86	483.03	986.36	577.98	687.56	765.49	836.34	1446.58
52	129.74	134.58	153.27	167.97	305.95	323.03	378.86	423.59	491.25	1023.25	586.62	676.85	751.77	815.30	1487.05
53	133.61	139.68	165.71	182.03	347.73	344.86	386.61	455.34	503.30	1048.68	573.20	672.99	755.65	810.13	1517.40
54	139.22	150.78	174.79	186.90	378.24	342.07	397.31	469.21	516.58	1084.88	568.75	669.33	752.04	805.28	1557.86
55	141.54	154.96	184.38	195.89	403.09	365.73	412.55	484.06	523.36	1108.14	556.87	665.88	746.95	793.94	1598.32
56	154.84	163.87	191.81	211.96	441.22	376.98	421.99	491.41	545.54	1150.38	568.21	661.03	740.69	800.20	1663.72
57	158.72	175.15	209.98	219.11	458.28	374.08	450.35	507.28	552.00	1174.32	562.52	660.35	746.36	792.31	1667.98
58	161.86	182.02	221.16	235.35	466.77	372.65	444.74	519.40	576.22	1194.27	562.41	667.41	745.40	803.85	1669.77
59	167.78	195.09	230.12	243.56	502.74	393.70	472.90	517.72	570.37	1205.69	570.35	672.39	743.23	795.36	1669.43
60	174.93	206.17	247.15	262.38	521.73	397.10	478.72	540.53	590.22	1227.75	569.83	671.21	752.11	803.35	1677.22
61	187.14	219.58	261.74	279.53	561.07	407.69	491.72	555.59	604.15	1273.80	571.09	689.17	765.44	816.86	1682.41
62	196.75	233.98	274.91	298.66	624.75	408.88	517.65	576.36	619.35	1292.69	572.36	717.88	793.15	823.66	1692.53
63	219.93	255.76	294.58	317.78	646.23	427.53	540.69	588.56	640.76	1266.05	584.98	736.92	807.58	835.79	1679.52
64	229.84	273.08	307.58	344.27	725.22	428.38	547.71	622.47	654.39	1277.70	586.28	755.34	824.25	847.97	1685.63
65	252.27	289.42	325.85	368.35	758.36	456.60	568.56	635.91	678.63	1269.55	590.72	777.98	845.77	860.95	1688.16
66	271.82	319.34	357.05	405.13	799.55	487.02	631.34	690.47	734.59	1395.84	627.67	825.73	893.34	932.67	1788.90
67	305.21	359.59	396.03	442.09	846.41	540.93	704.58	770.30	802.83	1525.67	674.93	871.88	952.14	1007.90	1897.74
68	338.82	392.87	433.49	484.54	905.15	602.57	768.36	834.46	908.17	1659.57	719.25	909.92	1008.38	1088.57	2030.94
69	365.97	431.27	485.54	534.38	924.36	642.62	837.77	926.32	1002.17	1795.62	765.52	958.83	1081.52	1176.07	2133.14
70	396.14	471.34	532.09	589.71	969.70	693.96	929.96	994.63	1121.89	1958.40	807.94	1012.26	1140.58	1269.35	2214.97
71	438.58	513.19	567.12	650.04	1002.09	738.62	958.80	1083.28	1233.47	1989.77	841.20	1061.01	1226.61	1362.68	2228.04
72	483.57	563.61	621.09	717.16	1056.92	760.80	999.20	1135.52	1275.57	2026.16	859.66	1097.67	1279.35	1434.54	2244.27
73	534.76	618.78	681.33	802.16	1112.43	794.63	1025.13	1179.69	1326.71	2053.46	885.98	1127.18	1316.21	1477.24	2264.32
74	600.23	687.06	748.05	904.28	1182.25	816.44	1057.33	1213.36	1368.26	2083.43	906.95	1152.05	1339.21	1516.70	2287.68
75	622.47	769.78	831.47	1007.80	1259.83	838.85	1085.78	1253.83	1410.93	2099.88	921.76	1173.80	1375.36	1550.24	2306.35
76	648.06	813.46	946.32	1054.79	1460.05	856.84	1105.67	1290.69	1453.38	2118.88	935.12	1193.07	1401.86	1583.54	2330.31
77	689.60	869.61	1011.58	1133.28	1547.68	900.03	1161.30	1356.38	1541.46	2183.14	970.33	1242.30	1462.87	1658.09	2367.94
78	735.45	930.12	1088.75	1218.53	1654.74	946.95	1223.42	1439.65	1634.32	2263.02	1010.73	1300.25	1538.19	1744.88	2409.23
79	773.42	982.09	1149.93	1290.55	1738.20	982.09	1269.43	1501.48	1707.88	2292.41	1044.00	1347.25	1594.47	1812.21	2425.92
80	797.82	1014.82	1191.41	1336.08	1784.98	1002.06	1293.53	1538.19	1746.69	2304.10	1057.37	1367.99	1625.42	1846.68	2436.00
81	868.03	1104.18	1293.53	1453.09	1942.42	1078.65	1391.39	1650.95	1876.47	2478.55	1133.96	1467.98	1740.31	1976.46	2612.59
82	933.98	1189.28	1395.65	1565.85	2091.35	1148.86	1485.00	1761.58	1999.86	2638.12	1208.43	1561.59	1853.06	2101.98	2776.40
83	1002.06	1276.51	1495.64	1678.61	2244.53	1221.19	1576.49	1867.96	2119.00	2801.93	1280.76	1655.20	1961.57	2225.38	2942.35
84	1076.52	1370.12	1606.27	1799.88	2406.22	1299.91	1674.35	1982.84	2246.65	2970.01	1359.48	1753.07	2078.58	2355.16	3112.55
85	1159.49	1474.37	1727.54	1938.16	2591.31	1385.01	1780.73	2106.24	2389.20	3161.48	1446.71	1863.70	2204.10	2497.70	3308.28
86	1246.72	1589.25	1861.57	2087.09	2791.30	1472.24	1895.61	2240.27	2538.12	3361.47	1533.94	1978.59	2338.14	2646.63	3508.27
87	1342.46	1710.52	2004.12	2248.78	3004.05	1567.98	2016.88	2382.81	2699.81	3574.22	1629.67	2099.86	2480.68	2808.32	3721.02
88	1446.71	1842.43	2157.30	2418.98	3233.82	1672.23	2148.79	2536.00	2870.01	3803.99	1733.92	2231.76	2633.86	2978.52	3950.79
89	1557.34	1982.84	2321.12	2604.08	3484.87	1782.86	2289.20	2699.81	3055.11	4055.04	1844.55	2372.18	2797.68	3163.61	4201.84
90	1680.74	2136.02	2504.08	2808.32	3757.19	1906.25	2442.38	2882.78	3259.35	4327.36	1967.95	2525.36	2980.65	3367.85	4474.16
91	1808.39	2306.22	2697.69	3027.45	4048.66	2033.90	2612.59	3076.38	3478.48	4618.83	2095.60	2695.56	3174.25	3586.99	4765.63
92	1946.67	2480.68	2904.05	3259.35	4357.15	2172.19	2787.04	3282.75	3710.38	4927.32	2233.89	2870.01	3380.62	3818.89	5074.12
93	2097.73	2670.03	3127.44	3508.27	4689.04	2323.24	2976.39	3506.14	3959.30	5259.21	2384.94	3059.36	3604.01	4067.80	5406.01
94	2259.42	2874.27	3367.85	3776.34	5050.72	2484.93	3180.63	3746.55	4227.37	5620.89	2546.63	3263.60	3844.42	4335.87	5767.69
95	2433.87	3097.66	3631.66	4074.19	5446.43	2659.39	3404.02	4010.36	4525.22	6016.61	2721.09	3486.99	4108.23	4633.72	6163.40

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

Appendix B1

Union Security Insurance Company

6073-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	42.73	47.20	52.78	56.37	87.60	140.10	159.78	188.06	199.36	419.29	459.13	582.95	631.62	697.43	1052.06
30	47.52	49.66	56.01	59.54	108.39	146.71	167.03	190.51	202.22	434.22	465.69	589.51	640.66	706.27	1052.06
31	50.18	50.89	58.00	61.49	109.96	156.96	177.39	200.42	212.77	457.51	468.23	591.02	642.17	708.73	1052.06
32	52.75	52.98	60.96	63.93	116.72	157.51	177.39	210.45	222.76	464.82	469.75	593.55	644.69	710.21	1052.06
33	54.25	55.39	64.72	67.75	119.85	164.65	188.35	219.90	232.89	480.81	470.76	595.07	646.20	712.67	1052.06
34	56.70	59.16	68.81	72.23	125.56	165.22	198.21	227.81	242.46	500.65	472.28	595.95	647.76	714.15	1052.06
35	59.12	61.87	74.13	78.15	130.88	170.99	206.06	227.81	252.22	501.96	474.82	595.95	647.76	714.24	1052.06
36	61.50	67.04	78.21	83.24	136.21	182.00	210.95	228.57	258.40	520.08	475.45	595.95	647.76	714.24	1052.06
37	63.87	71.01	83.16	89.62	153.30	187.26	221.91	243.16	263.58	534.79	475.45	595.95	647.76	714.24	1052.06
38	67.62	73.45	89.45	94.87	153.30	187.26	227.32	248.16	268.96	552.47	475.45	595.95	647.76	714.24	1052.06
39	69.95	77.29	93.27	100.99	154.12	192.26	232.10	252.57	283.52	577.62	475.45	595.95	647.76	714.24	1052.06
40	69.68	82.06	92.73	104.64	155.77	194.35	244.83	254.12	290.29	593.91	472.59	600.36	649.88	717.16	1112.76
41	74.17	86.88	98.98	109.60	163.48	200.87	251.97	262.51	299.61	619.70	479.33	607.57	661.36	729.77	1112.76
42	74.17	90.86	104.72	115.54	183.25	204.10	258.31	270.93	318.20	647.27	486.12	613.31	672.95	741.50	1112.76
43	78.52	95.41	105.81	118.93	185.56	210.61	265.27	288.43	326.89	675.48	492.96	620.61	684.65	752.83	1112.76
44	83.86	96.46	111.85	126.03	189.25	223.65	278.77	303.71	342.90	708.86	495.68	623.66	696.19	765.77	1112.76
45	90.98	99.42	111.50	125.71	202.35	234.83	280.77	308.83	352.05	726.49	525.77	627.76	689.35	768.71	1183.57
46	92.16	100.47	118.56	129.39	204.48	235.91	297.11	326.52	361.38	774.70	533.05	635.15	701.04	773.86	1183.57
47	98.06	106.17	119.77	130.88	207.84	245.08	303.66	336.40	380.41	809.32	540.38	641.99	715.38	773.86	1183.57
48	103.04	109.86	125.46	138.49	228.34	251.54	310.17	354.26	399.53	855.20	544.88	641.99	716.20	773.86	1183.57
49	107.73	114.92	132.10	142.82	242.95	266.70	325.88	363.48	409.04	880.09	544.88	641.99	716.20	773.86	1183.57
50	111.85	113.28	133.98	143.37	242.61	272.00	325.09	381.87	433.33	881.12	534.58	630.64	713.94	769.25	1304.96
51	115.57	116.00	142.79	151.51	258.66	277.94	329.11	401.87	447.25	904.17	534.19	630.26	709.68	766.64	1335.31
52	118.29	124.97	143.49	158.46	280.45	298.18	349.72	394.58	461.65	931.89	534.86	629.08	690.40	770.43	1365.66
53	122.15	129.94	152.45	168.79	319.54	312.93	363.18	414.48	468.19	957.49	531.66	626.57	695.80	752.26	1396.00
54	127.62	140.73	161.08	173.78	343.86	317.19	368.51	428.16	481.75	993.72	520.68	631.73	693.63	749.26	1436.47
55	130.06	144.85	166.98	182.38	372.48	333.65	388.98	436.84	488.85	1026.39	510.46	621.97	676.48	739.66	1476.93
56	139.36	153.63	178.11	191.77	409.70	345.56	393.47	457.52	500.55	1070.12	515.88	618.84	693.55	729.21	1542.72
57	147.38	158.63	189.33	202.76	427.73	350.33	405.87	463.64	514.48	1089.23	519.79	607.52	682.57	731.36	1552.95
58	151.07	169.01	200.74	215.74	428.28	350.40	408.12	477.42	529.50	1097.44	515.54	617.04	684.80	739.78	1533.65
59	153.80	179.10	213.45	227.75	464.43	360.90	436.92	478.27	536.54	1122.27	512.67	618.84	686.06	745.99	1549.57
60	158.11	193.49	224.08	243.42	479.80	361.00	449.41	488.37	548.39	1140.58	521.33	631.73	681.77	746.34	1547.58
61	170.44	206.85	242.11	260.68	518.99	368.87	463.35	514.60	564.17	1175.81	525.40	645.42	708.17	757.45	1567.70
62	180.08	215.01	252.27	273.51	575.94	371.70	480.34	536.15	568.44	1193.25	523.76	659.39	727.48	762.48	1562.89
63	199.31	239.58	274.94	298.72	598.36	391.53	500.14	545.91	599.42	1174.31	528.54	695.69	749.20	781.87	1564.39
64	212.94	250.59	285.38	318.77	670.21	398.69	509.20	572.33	607.37	1185.61	537.83	701.03	768.37	788.31	1564.77
65	228.41	270.34	304.13	340.01	705.23	414.71	535.12	592.19	625.85	1184.21	540.34	725.48	787.90	796.28	1569.27
66	251.17	296.76	331.99	376.42	738.76	449.23	588.39	642.30	685.36	1293.05	577.27	764.39	831.73	871.31	1659.44
67	280.37	332.95	367.05	410.06	786.93	493.70	651.74	712.01	748.80	1421.03	615.24	815.63	885.72	933.54	1768.88
68	309.99	366.01	401.14	452.23	837.94	544.97	718.93	775.76	843.59	1537.46	655.12	854.77	934.17	1013.49	1884.62
69	337.27	401.18	449.70	495.75	861.91	589.80	783.72	862.29	932.63	1674.07	706.28	891.94	1003.96	1088.80	1985.24
70	368.34	438.61	493.63	545.32	896.00	642.24	862.25	924.18	1035.27	1811.93	750.54	943.34	1061.49	1179.27	2053.69
71	401.47	478.35	527.69	603.38	930.77	677.41	896.00	1010.52	1143.91	1851.18	767.34	987.55	1141.87	1267.05	2071.69
72	446.88	526.65	576.94	671.19	983.34	704.02	929.49	1059.82	1196.08	1882.08	791.19	1021.97	1188.51	1339.91	2093.17
73	489.38	579.74	632.66	744.64	1037.44	724.62	964.41	1092.17	1235.70	1918.74	812.15	1053.67	1221.70	1375.72	2107.19
74	551.82	642.83	700.60	843.79	1097.38	751.90	991.66	1132.68	1277.90	1936.19	832.45	1081.05	1255.31	1416.66	2126.89
75	575.04	723.13	774.41	939.63	1174.56	770.67	1016.60	1167.87	1319.04	1957.46	847.43	1102.66	1280.50	1446.50	2150.38
76	596.54	764.65	881.25	984.29	1356.95	791.77	1042.57	1201.21	1358.48	1973.27	859.01	1119.86	1306.96	1477.79	2168.15
77	631.29	813.83	943.13	1054.68	1444.16	823.97	1089.68	1267.65	1434.98	2036.33	889.05	1166.24	1363.99	1546.53	2214.46
78	675.36	872.44	1011.84	1134.41	1542.64	867.63	1148.47	1338.70	1521.36	2111.81	931.31	1220.94	1432.44	1627.11	2246.27
79	712.18	920.85	1070.54	1199.82	1617.14	904.97	1192.08	1399.42	1589.94	2135.58	960.03	1263.33	1487.87	1687.46	2258.22
80	731.86	953.13	1108.43	1242.47	1663.71	919.09	1214.81	1431.82	1623.29	2148.79	972.27	1285.02	1512.66	1716.90	2272.18
81	795.69	1033.97	1206.30	1353.10	1806.26	989.29	1306.29	1540.32	1748.82	2306.22	1042.48	1376.50	1623.29	1842.43	2431.75
82	859.52	1114.82	1295.66	1455.22	1946.67	1059.50	1393.52	1638.18	1859.45	2459.40	1112.69	1465.86	1721.16	1955.18	2587.06
83	919.09	1195.66	1393.52	1561.59	2087.09	1121.20	1478.62	1740.31	1974.33	2608.33	1176.51	1553.08	1829.66	2072.20	2740.24
84	987.17	1282.89	1493.51	1676.48	2240.27	1191.41	1567.98	1844.55	2093.47	2767.89	1248.85	1646.69	1933.91	2193.47	2901.93
85	1061.63	1380.76	1608.40	1802.00	2410.47	1268.00	1667.97	1963.69	2223.25	2944.48	1325.44	1748.82	2053.05	2325.37	3080.64
86	1146.73	1489.26	1731.80	1942.42	2597.69	1353.10	1776.47	2087.09	2363.67	3131.70	1410.54	1857.32	2176.45	2465.79	3267.86
87	1233.96	1599.89	1865.83	2091.35	2797.68	1440.33	1887.10	2221.12	2512.59	3331.68	1497.77	1967.95	2310.48	2614.71	3467.85
88	1327.57	1723.29	2008.37	2250.91	3010.43	1533.94	2010.50	2363.67	2672.16	3544.44	1591.38	2091.35	2453.02	2774.28	3680.60
89	1429.69	1855.19	2161.55	2425.36	3242.33	1636.06	2142.41	2516.85	2846.61	3776.34	1693.50	2223.25	2606.20	2948.73	3912.50
90	1542.45	2001.99	2331.75	2614.71	3495.50	1748.82	2289.20	2687.05	3035.96	4029.51	1806.26	2370.05	2776.40	3138.08	4165.67
91	1661.59	2157.30	2510.47	2816.83	3767.83	1867.96	2444.51	2865.76	3238.07	4301.83	1925.40	2525.36	2955.12	3340.20	4437.99
92	1787.11	2321.12	2704.07	3033.83	4055.04	1993.48	2608.33	3059.36	3455.08	4589.05	2050.92	2689.18	3148.72	3557.20	4725.21
93	1925.40	2499.83	2910.44	3265.73	4365.66	2131.77	2787.04	3265.73	3686.98	4899.66	2189.21	2867.89	3355.09	3789.10	5035.82
94	2074.32	2691.30	3133.83	3514.65	4701.80	2280.69	2978.52	3489.12	3935.90	5235.81	2338.14	3059.36	3578.48	4038.02	5371.97
95	2236.02	2901.93	3378.49	3791.23	5069.86	2442.38	3189.14	3733.78	4212.48	5603.87	2499.83	3269.99	3823.14	4314.60	5740.03

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

Appendix B1

Union Security Insurance Company

6073-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	48.31	53.71	59.18	64.20	98.11	160.12	185.20	209.75	223.85	467.67	537.28	660.67	714.00	788.01	1193.69
30	53.72	56.51	62.80	67.81	121.40	167.67	193.60	212.49	227.05	484.32	544.96	668.11	724.22	797.99	1193.69
31	56.73	57.91	65.03	70.03	123.15	179.38	205.61	223.55	238.90	510.30	547.92	669.83	725.93	800.77	1193.69
32	59.63	60.29	68.35	72.81	130.73	180.01	205.61	234.73	250.12	518.45	549.70	672.69	728.78	802.44	1193.69
33	61.32	63.02	72.56	77.16	134.23	188.17	218.31	245.28	261.49	536.29	550.89	674.41	730.49	805.22	1193.69
34	64.10	67.32	77.16	82.26	140.63	188.83	229.74	254.10	272.24	558.42	552.67	675.40	732.24	806.89	1193.69
35	66.83	70.41	83.12	89.00	146.59	195.42	238.84	254.10	283.20	559.88	555.64	675.40	732.24	807.00	1193.69
36	69.52	76.29	87.68	94.80	152.55	208.00	244.50	254.94	290.13	580.09	556.38	675.40	732.24	807.00	1193.69
37	72.20	80.81	93.24	102.06	171.70	214.01	257.21	271.22	295.95	596.49	556.38	675.40	732.24	807.00	1193.69
38	76.44	83.58	100.29	108.05	171.70	214.01	263.49	276.80	301.99	616.21	556.38	675.40	732.24	807.00	1193.69
39	79.08	87.95	104.58	115.02	172.61	219.72	269.02	281.71	318.34	644.27	556.38	675.40	732.24	807.00	1193.69
40	84.20	90.01	108.62	118.05	173.40	231.12	270.34	291.09	328.36	665.46	569.04	666.02	737.70	804.62	1264.50
41	89.63	95.29	115.94	123.65	181.99	238.87	278.21	300.70	338.90	694.36	577.15	674.02	750.74	818.76	1264.50
42	89.63	99.65	122.68	130.35	204.00	242.71	285.22	310.33	359.93	725.25	585.32	680.39	763.89	831.92	1264.50
43	94.88	104.65	123.95	134.18	206.56	250.45	292.90	330.38	369.76	756.87	593.57	688.49	777.17	844.64	1264.50
44	101.34	105.79	131.02	142.18	210.67	265.96	307.81	347.89	387.88	794.26	596.84	691.87	790.27	859.15	1264.50
45	104.98	108.46	126.57	144.11	231.26	270.96	308.30	346.10	401.56	826.70	593.93	701.61	777.73	874.73	1345.43
46	106.34	109.60	134.58	148.32	233.69	272.20	326.24	365.93	412.20	881.56	602.15	709.88	790.92	880.60	1345.43
47	113.15	115.82	135.95	150.04	237.53	282.78	333.43	377.00	433.90	920.95	610.43	717.52	807.09	880.60	1345.43
48	118.90	119.85	142.41	158.76	260.96	290.24	340.58	397.01	455.71	973.16	615.51	717.52	808.02	880.60	1345.43
49	124.30	125.37	149.95	163.72	277.66	307.73	357.83	407.35	466.57	1001.48	615.51	717.52	808.02	880.60	1345.43
50	127.28	129.01	153.59	165.19	273.92	315.28	365.73	435.57	499.53	1009.61	607.07	714.72	821.86	880.28	1487.05
51	130.98	131.68	159.40	174.07	295.04	321.17	368.83	455.85	506.89	1041.16	604.25	712.11	797.39	867.31	1527.51
52	133.55	140.99	166.31	177.48	318.70	335.45	390.52	464.21	520.84	1068.93	603.87	708.71	797.79	860.18	1547.74
53	137.42	146.18	172.34	191.96	366.53	351.25	404.18	472.86	532.57	1103.39	598.12	703.93	785.58	846.29	1598.32
54	143.09	157.48	181.64	193.46	392.98	354.51	414.58	486.81	539.80	1130.47	584.77	706.94	781.25	840.29	1628.67
55	153.02	161.70	191.34	209.39	428.61	391.40	436.13	501.77	552.12	1180.80	595.54	695.15	775.14	841.45	1689.37
56	158.71	177.52	202.09	222.06	462.23	395.83	456.20	514.00	573.66	1203.89	598.12	703.23	781.09	838.92	1744.38
57	166.27	181.76	216.87	228.92	483.75	391.90	467.03	529.10	584.15	1242.40	598.12	699.97	778.25	828.88	1754.25
58	169.05	191.77	231.36	248.43	490.83	389.33	465.67	540.38	607.37	1250.76	589.19	705.19	781.76	838.80	1742.37
59	181.76	204.69	243.46	256.21	521.89	421.05	493.46	552.23	599.37	1258.77	602.39	702.14	783.25	839.24	1755.04
60	185.02	215.69	257.03	275.03	545.02	417.73	498.26	564.24	618.10	1293.14	600.14	699.42	779.16	839.63	1758.25
61	197.17	232.31	278.10	295.23	584.45	427.11	515.36	582.91	639.68	1336.79	605.35	721.99	807.10	856.46	1766.53
62	210.09	246.63	287.85	311.23	654.03	436.75	550.29	607.63	644.80	1352.35	610.15	755.10	828.51	866.02	1771.75
63	226.80	268.71	310.94	336.85	679.74	445.53	563.22	622.68	677.97	1333.33	610.64	772.99	846.50	880.73	1767.56
64	243.36	285.93	323.43	360.21	765.24	449.59	577.66	651.71	685.74	1346.76	615.35	794.83	870.82	890.58	1781.04
65	262.50	308.50	341.37	384.09	797.00	473.36	606.19	663.73	708.79	1338.90	613.61	825.71	885.83	901.37	1771.38
66	289.02	332.24	375.84	424.27	836.95	520.61	665.70	726.60	768.67	1460.76	664.32	858.76	941.75	981.76	1883.05
67	319.41	372.91	418.56	461.32	892.16	562.39	731.00	811.94	841.43	1608.29	707.06	914.07	1005.29	1053.34	1997.31
68	353.24	409.66	456.14	507.15	949.96	624.72	804.30	872.20	948.54	1742.83	751.32	955.87	1060.76	1138.61	2136.29
69	387.50	447.99	508.35	560.13	974.33	677.83	869.30	973.28	1055.34	1895.07	806.53	998.97	1133.23	1230.09	2241.22
70	420.46	494.26	560.94	618.24	1016.25	737.06	975.11	1048.50	1175.51	2056.05	856.50	1063.95	1198.85	1330.77	2327.87
71	455.45	541.71	597.44	681.14	1052.02	767.19	1017.42	1139.87	1290.46	2093.71	874.03	1118.14	1287.13	1434.40	2340.42
72	510.24	588.25	650.53	753.93	1110.44	802.43	1041.80	1192.30	1343.70	2129.72	905.30	1143.09	1339.91	1510.24	2359.82
73	560.68	648.82	715.68	838.48	1168.68	833.13	1078.71	1235.70	1389.72	2159.61	928.17	1179.69	1379.22	1547.25	2377.14
74	632.50	719.50	789.92	952.67	1240.77	858.39	1109.87	1277.90	1442.48	2190.17	952.30	1206.90	1413.43	1590.92	2400.97
75	655.07	807.69	872.23	1061.16	1323.10	880.35	1136.91	1313.11	1485.03	2202.56	969.34	1233.08	1440.57	1627.31	2422.49
76	680.59	856.84	992.42	1106.31	1529.70	900.23	1166.03	1353.05	1526.59	2222.90	981.34	1252.73	1469.65	1659.46	2444.42
77	720.02	912.71	1062.29	1189.05	1625.32	940.60	1220.14	1424.84	1614.99	2294.61	1016.05	1303.14	1536.39	1739.21	2485.79
78	771.50	978.19	1141.62	1278.62	1737.60	990.21	1286.29	1509.35	1716.04	2376.42	1061.27	1367.55	1615.10	1831.41	2529.56
79	814.25	1031.98	1206.63	1351.79	1824.99	1034.25	1335.40	1576.33	1789.53	2405.42	1096.20	1413.03	1673.86	1898.40	2545.38
80	838.24	1068.01	1248.85	1402.03	1876.47	1053.12	1361.61	1612.65	1831.79	2421.11	1112.69	1440.33	1706.27	1938.16	2559.40
81	910.58	1161.62	1359.48	1525.43	2038.16	1129.71	1463.73	1733.92	1970.08	2601.95	1191.41	1542.45	1827.53	2076.45	2740.24
82	980.78	1248.85	1465.86	1640.31	2195.59	1208.43	1559.47	1848.81	2097.73	2772.15	1268.00	1640.31	1946.67	2204.10	2914.69
83	1053.12	1338.21	1570.10	1759.45	2355.16	1285.02	1650.95	1961.57	2223.25	2940.22	1346.72	1736.05	2057.30	2333.88	3087.02
84	1129.71	1440.33	1684.99	1891.36	2527.49	1361.61	1761.58	2080.71	2361.54	3118.93	1429.69	1844.55	2180.70	2472.17	3269.99
85	1214.81	1546.70	1810.51	2033.90	2718.96	1448.84	1870.08	2210.49	2506.21	3318.92	1514.79	1953.06	2310.48	2623.22	3467.85
86	1310.55	1665.84	1955.18	2193.47	2929.59	1544.57	1989.22	2355.16	2665.77	3529.54	1610.53	2072.20	2455.15	2782.79	3678.47
87	1410.54	1795.62	2101.98	2359.41	3155.10	1644.57	2119.00	2501.96	2831.72	3755.06	1710.52	2201.98	2601.95	2948.73	3903.99
88	1519.04	1931.78	2263.67	2540.25	3395.51	1753.07	2255.16	2663.65	3012.56	3995.47	1819.02	2338.14	2763.64	3129.57	4144.39
89	1636.06	2080.71	2436.00	2735.98	3655.07	1870.08	2404.09	2835.97	3208.29	4255.03	1936.04	2487.06	2935.97	3325.30	4403.95
90	1761.58	2244.53	2627.48	2948.73	3944.41	1995.61	2567.91	3027.45	3421.04	4544.37	2061.56	2650.88	3127.44	3538.05	4693.29
91	1899.87	2418.98	2831.72	3178.50	4250.77	2133.90	2742.36	3231.69	3650.81	4850.73	2199.85	2825.34	3331.68	3767.83	4999.65
92	2044.54	2604.08	3048.73	3421.04	4572.02	2278.57	2927.46	3448.70	3893.35	5171.98	2344.52	3010.43	3548.69	4010.36	5320.91
93	2199.85	2801.93	3282.75	3680.60	4923.06	2433.87	3125.32	3682.72	4152.90	5523.02	2499.83	3208.29	3782.72	4269.92	5671.95
94	2367.92	3016.81	3533.80	3963.56	5301.76	2601.95	3340.20	3933.77	4435.86	5901.72	2667.90	3423.17	4033.76	4552.88	6050.65
95	2555.14	3252.97	3812.50	4276.30	5716.63	2789.17	3576.35	4212.48	4748.61	6316.59	2855.12	3659.32	4312.47	4865.62	6465.51

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

Appendix B1

Union Security Insurance Company

6073-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	42.73	47.20	54.38	57.94	87.60	140.10	159.78	191.67	206.36	424.67	459.13	582.95	640.77	706.49	1052.06
30	47.52	49.66	57.71	61.20	108.39	146.71	167.03	194.18	209.31	439.79	465.69	589.51	649.95	715.44	1052.06
31	50.18	50.89	59.76	63.20	109.96	156.96	177.39	204.28	220.23	463.38	468.23	591.02	651.48	717.93	1052.06
32	52.75	52.98	62.81	65.71	116.72	157.51	177.39	214.50	230.58	470.78	469.75	593.55	654.03	719.43	1052.06
33	54.25	55.39	66.68	69.63	119.85	164.65	188.35	224.13	241.06	486.98	470.76	595.07	655.57	721.92	1052.06
34	56.70	59.16	70.90	74.24	125.56	165.22	198.21	232.19	250.97	507.07	472.28	595.95	657.14	723.42	1052.06
35	59.12	61.87	76.38	80.32	130.88	170.99	206.06	232.19	261.07	508.39	474.82	595.95	657.14	723.52	1052.06
36	61.50	67.04	80.58	85.56	136.21	182.00	210.95	232.96	267.46	526.75	475.45	595.95	657.14	723.52	1052.06
37	63.87	71.01	85.68	92.11	153.30	187.26	221.91	247.83	272.82	541.64	475.45	595.95	657.14	723.52	1052.06
38	67.62	73.45	92.16	97.51	153.30	187.26	227.32	252.93	278.40	559.55	475.45	595.95	657.14	723.52	1052.06
39	69.95	77.29	96.10	103.80	154.12	192.26	232.10	257.42	293.47	585.03	475.45	595.95	657.14	723.52	1052.06
40	72.58	82.06	92.73	107.32	155.77	199.61	244.83	254.12	295.05	593.91	491.88	609.74	649.88	734.65	1122.87
41	77.26	86.88	98.98	112.41	163.48	206.29	251.97	262.51	304.52	619.70	498.89	617.06	661.36	747.56	1122.87
42	77.26	90.86	104.72	118.50	183.25	209.62	258.31	270.93	323.41	647.27	505.96	622.89	672.95	759.58	1122.87
43	81.79	95.41	105.81	121.98	185.56	216.30	265.27	288.43	332.25	675.48	513.08	630.31	684.65	771.19	1122.87
44	87.36	96.46	111.85	129.26	189.25	229.69	278.77	303.71	348.53	708.86	515.91	633.40	696.19	784.44	1122.87
45	90.98	99.42	111.50	128.78	202.35	240.86	280.77	308.83	357.55	726.49	535.51	627.76	689.35	777.54	1193.69
46	92.16	100.47	118.56	132.54	204.48	241.96	297.11	326.52	367.03	774.70	542.92	635.15	701.04	782.76	1193.69
47	98.06	106.17	119.77	134.08	207.84	251.36	303.66	336.40	386.35	809.32	550.39	641.99	715.38	782.76	1193.69
48	103.04	109.86	125.46	141.87	228.34	257.99	310.17	354.26	405.77	855.20	554.97	641.99	716.20	782.76	1193.69
49	107.73	114.92	132.10	146.31	242.95	273.54	325.88	363.48	415.44	880.09	554.97	641.99	716.20	782.76	1193.69
50	111.85	113.28	137.25	143.37	246.53	272.00	325.09	387.84	433.33	890.29	543.64	639.04	730.54	777.18	1325.19
51	119.43	116.00	142.79	151.51	262.70	284.12	329.11	401.87	447.25	913.30	542.95	630.26	709.68	774.39	1355.54
52	122.11	128.17	146.75	158.46	284.70	304.39	361.38	400.38	467.57	950.16	552.11	645.00	705.74	770.43	1385.89
53	125.97	133.19	152.45	172.10	324.24	319.31	369.03	414.48	474.04	984.85	539.97	634.31	695.80	759.49	1426.35
54	131.49	140.73	161.08	173.78	353.68	323.41	368.51	428.16	481.75	1021.07	536.70	624.21	693.63	749.26	1456.70
55	130.06	144.85	173.94	185.75	377.58	333.65	388.98	460.45	494.60	1044.55	518.20	621.97	690.58	746.44	1497.16
56	139.36	157.04	181.54	195.14	409.70	345.56	399.18	463.16	511.80	1079.04	523.35	625.87	700.29	742.12	1552.81
57	151.16	158.63	192.77	206.03	432.82	356.27	405.87	469.10	519.84	1106.25	526.91	614.12	695.32	743.55	1562.53
58	151.07	172.26	207.55	219.01	433.09	350.40	423.81	487.92	534.69	1105.51	522.24	623.34	696.92	745.60	1551.80
59	160.79	182.30	220.12	227.75	464.43	371.83	442.06	493.06	536.54	1122.27	531.90	624.79	697.49	745.99	1558.13
60	161.48	193.49	230.67	243.42	489.12	366.16	449.41	502.60	548.39	1155.11	533.46	631.73	698.00	746.34	1571.89
61	177.12	206.85	245.38	263.83	523.67	378.57	463.35	519.16	568.61	1189.81	536.82	645.42	718.58	772.30	1575.35
62	183.41	218.17	255.50	276.65	580.82	385.64	485.00	536.15	572.69	1206.51	534.56	664.70	732.53	771.89	1570.09
63	202.75	239.58	278.21	298.72	607.94	396.03	500.14	554.44	603.56	1186.54	543.93	685.39	763.79	781.87	1577.94
64	216.32	250.59	285.38	321.96	675.21	402.94	509.20	572.33	611.29	1191.37	552.36	701.03	768.37	792.57	1571.13
65	231.82	270.34	304.13	343.16	705.23	423.09	535.12	592.19	629.62	1184.21	549.50	725.48	787.90	800.32	1575.22
66	258.06	296.76	335.13	379.61	748.11	461.83	592.68	646.31	689.15	1303.87	591.02	764.39	840.53	875.40	1671.21
67	283.92	332.95	373.49	410.06	791.50	498.00	647.33	720.33	748.80	1426.53	624.42	810.94	899.00	937.67	1774.74
68	313.59	366.01	404.38	455.46	846.90	558.26	718.93	771.56	847.63	1548.56	668.86	854.77	938.53	1017.66	1896.33
69	348.03	401.18	452.96	495.75	866.07	607.41	779.21	870.83	932.63	1685.12	724.51	891.94	1012.58	1092.95	1990.93
70	375.29	438.61	496.83	548.49	903.76	655.17	862.25	928.32	1043.52	1822.78	768.20	943.34	1065.65	1183.36	2069.82
71	408.21	481.52	530.72	609.60	934.33	685.57	900.19	1014.56	1156.13	1856.13	783.76	991.63	1145.91	1275.02	2081.46
72	453.55	526.65	579.88	674.25	990.03	715.38	929.49	1063.60	1199.87	1895.59	806.41	1021.97	1192.30	1343.70	2102.06
73	495.86	579.74	632.66	744.64	1040.56	738.62	964.41	1092.17	1235.70	1926.91	822.69	1053.67	1221.70	1372.22	2111.22
74	561.50	642.83	703.39	843.79	1103.23	764.80	991.66	1139.14	1277.90	1947.23	848.65	1077.82	1261.76	1416.66	2137.85
75	583.93	717.30	774.41	942.59	1174.56	782.53	1010.58	1167.87	1322.00	1957.46	865.27	1093.76	1280.50	1449.46	2150.38
76	604.67	761.94	883.96	987.00	1365.31	799.90	1037.08	1203.92	1363.90	1982.18	872.60	1114.44	1309.67	1480.50	2174.15
77	641.43	811.30	945.67	1057.22	1446.75	836.65	1082.01	1270.18	1437.51	2036.33	904.29	1161.17	1366.53	1549.07	2214.46
78	684.97	870.04	1014.24	1136.82	1545.08	879.65	1143.64	1341.11	1523.77	2114.33	943.35	1216.13	1434.84	1629.52	2248.78
79	723.52	918.58	1075.08	1204.36	1623.99	918.58	1189.80	1403.95	1594.47	2142.50	975.91	1258.79	1492.41	1694.27	2265.11
80	746.76	948.87	1112.69	1246.72	1667.97	938.23	1208.43	1436.07	1627.55	2153.04	989.29	1278.64	1516.92	1721.16	2274.31
81	810.58	1031.84	1210.55	1357.35	1814.77	1006.31	1302.04	1544.57	1753.07	2314.73	1061.63	1372.25	1629.67	1846.68	2440.26
82	872.28	1112.69	1304.17	1463.73	1955.18	1074.39	1389.27	1646.69	1867.96	2467.91	1129.71	1461.60	1729.67	1963.69	2595.57
83	936.11	1191.41	1397.78	1567.98	2095.60	1142.47	1472.24	1746.69	1980.71	2616.84	1195.66	1544.57	1831.79	2078.58	2748.75
84	1004.19	1280.76	1497.77	1680.74	2248.78	1210.55	1565.85	1848.81	2099.86	2776.40	1268.00	1640.31	1938.16	2197.72	2908.31
85	1080.78	1376.50	1612.65	1810.51	2418.98	1289.27	1661.59	1967.95	2231.76	2952.99	1350.97	1742.43	2057.30	2333.88	3089.15
86	1165.88	1482.88	1738.18	1950.93	2606.20	1374.37	1767.96	2093.47	2372.18	3140.21	1436.07	1848.81	2182.83	2474.30	3276.37
87	1255.23	1597.76	1872.21	2101.98	2806.19	1463.73	1882.85	2227.51	2523.23	3340.20	1525.43	1963.69	2316.86	2625.35	3476.36
88	1350.97	1716.90	2014.75	2261.55	3021.07	1559.47	2001.99	2370.05	2682.79	3555.07	1621.16	2082.83	2459.40	2784.91	3691.23
89	1453.09	1850.94	2170.06	2433.87	3255.09	1661.59	2136.02	2525.36	2855.12	3789.10	1723.29	2216.87	2614.71	2957.24	3925.26
90	1567.98	1995.61	2340.26	2623.22	3508.27	1776.47	2280.69	2695.56	3044.47	4042.27	1838.17	2361.54	2784.91	3146.59	4178.44
91	1691.37	2153.04	2521.10	2829.59	3782.72	1899.87	2438.13	2876.40	3250.84	4316.72	1961.57	2518.98	2965.75	3352.96	4452.88
92	1821.15	2316.86	2712.58	3044.47	4069.93	2029.65	2601.95	3067.87	3465.72	4603.94	2091.35	2682.79	3157.23	3567.84	4740.10
93	1959.44	2493.44	2921.08	3276.37	4380.55	2167.94	2778.53	3276.37	3697.62	4914.55	2229.63	2859.38	3365.73	3799.74	5050.72
94	2108.37	2687.05	3144.46	3529.54	4718.82	2316.86	2972.14	3499.76	3950.79	5252.83	2378.56	3052.98	3589.11	4052.91	5388.99
95	2274.31	2895.54	3391.26	3806.12	5086.88	2482.81	3180.63	3746.55	4227.37	5620.89	2544.51	3261.48	3835.91	4329.49	5757.05

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

Appendix B1

Union Security Insurance Company

6073-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	40.87	42.32	47.99	53.24	80.59	132.10	145.26	169.97	185.37	381.66	429.82	534.37	576.69	643.09	971.13
30	45.46	44.52	50.92	56.23	99.72	138.33	151.84	172.19	188.03	395.25	435.97	540.38	584.95	651.24	971.13
31	48.00	45.63	52.73	58.08	101.16	147.99	161.27	181.15	197.84	416.45	438.34	541.77	586.33	653.50	971.13
32	50.45	47.50	55.42	60.38	107.38	148.51	161.27	190.22	207.13	423.10	439.76	544.09	588.63	654.86	971.13
33	51.89	49.66	58.83	63.98	110.26	155.24	171.23	198.76	216.54	437.66	440.71	545.48	590.01	657.14	971.13
34	54.24	53.04	62.56	68.22	115.52	155.78	180.19	205.91	225.45	455.72	442.14	546.28	591.43	658.50	971.13
35	56.55	55.47	67.39	73.81	120.41	161.22	187.33	205.91	234.52	456.91	444.51	546.28	591.43	658.59	971.13
36	58.83	60.11	71.10	78.62	125.31	171.60	191.77	206.59	240.26	473.41	445.10	546.28	591.43	658.59	971.13
37	61.09	63.67	75.60	84.64	141.04	176.56	201.73	219.78	245.08	486.79	445.10	546.28	591.43	658.59	971.13
38	64.68	65.85	81.32	89.60	141.04	176.56	206.66	224.30	250.09	502.89	445.10	546.28	591.43	658.59	971.13
39	66.91	69.29	84.79	95.38	141.79	181.27	211.00	228.28	263.63	525.78	445.10	546.28	591.43	658.59	971.13
40	63.87	76.77	84.78	93.91	141.07	178.60	224.43	231.02	266.50	543.82	443.66	553.46	588.40	655.94	1021.71
41	67.99	81.27	90.49	98.36	148.06	184.58	230.97	238.65	275.05	567.43	449.98	560.10	598.80	667.47	1021.71
42	67.99	85.00	95.75	103.69	165.97	187.55	236.78	246.30	292.12	592.68	456.35	565.39	609.30	678.20	1021.71
43	71.98	89.26	96.75	106.73	168.05	193.53	243.16	262.21	300.09	618.51	462.78	572.13	619.88	688.57	1021.71
44	76.88	90.23	102.26	113.10	171.40	205.51	255.54	276.10	314.80	649.07	465.33	574.93	630.33	700.40	1021.71
45	83.98	90.38	102.46	119.58	187.90	222.79	247.74	282.21	335.55	676.39	477.09	572.37	627.48	715.69	1092.53
46	85.07	91.34	108.94	123.08	189.87	223.81	262.15	298.37	344.44	721.27	483.69	579.11	638.13	720.49	1092.53
47	90.52	96.51	110.06	124.50	192.99	232.51	267.94	307.40	362.58	753.51	490.35	585.35	651.17	720.49	1092.53
48	95.12	99.87	115.28	131.74	212.03	238.64	273.68	323.72	380.80	796.22	494.43	585.35	651.93	720.49	1092.53
49	99.44	104.48	121.39	135.86	225.60	253.02	287.54	332.14	389.87	819.39	494.43	585.35	651.93	720.49	1092.53
50	107.99	103.84	127.45	130.91	223.05	259.64	296.07	363.97	397.22	816.87	516.46	571.78	664.13	705.81	1203.80
51	111.72	106.60	132.83	141.84	238.45	271.76	300.74	371.88	405.51	840.24	507.92	572.97	653.86	704.69	1234.15
52	110.66	112.15	133.70	142.62	259.21	273.33	320.58	365.57	414.30	867.93	500.35	565.37	644.37	688.15	1264.50
53	114.52	116.94	139.20	155.55	296.04	287.38	328.03	379.45	427.22	884.54	490.12	564.69	635.94	687.16	1294.85
54	119.89	130.67	147.37	157.39	324.21	286.10	345.48	392.96	441.12	920.78	488.64	571.57	635.22	686.24	1335.31
55	122.41	134.75	156.55	168.87	341.86	314.40	359.51	407.32	454.35	935.56	479.53	578.07	634.20	685.37	1355.54
56	131.61	139.97	160.98	178.32	378.19	320.43	359.26	412.33	461.18	989.86	485.97	569.61	626.22	677.59	1421.72
57	132.26	148.71	179.00	186.41	392.09	314.70	378.07	436.37	471.61	1004.13	477.07	567.90	631.53	670.42	1428.33
58	140.28	152.76	187.13	199.40	399.40	322.59	371.49	440.70	487.97	1016.74	482.07	560.37	636.32	681.53	1424.75
59	143.31	166.31	196.77	208.77	426.13	339.02	400.94	443.76	483.37	1023.70	480.63	571.24	634.60	680.17	1421.15
60	148.02	174.45	210.90	221.29	447.19	340.37	405.45	459.93	497.27	1060.66	478.90	569.69	638.48	678.96	1426.05
61	157.07	187.76	222.48	238.70	476.91	339.74	420.80	469.06	519.74	1084.83	479.71	585.25	650.89	698.04	1430.05
62	170.07	199.20	232.87	251.50	532.01	348.47	443.03	487.00	521.78	1100.44	496.76	611.53	671.91	696.58	1433.25
63	185.57	216.91	252.03	270.12	555.28	360.03	455.08	503.26	545.68	1082.56	492.62	623.55	690.82	709.97	1442.49
64	196.04	231.32	263.18	290.08	615.19	369.00	462.13	530.56	556.43	1087.77	499.06	641.79	703.17	720.13	1431.19
65	214.77	248.07	276.20	311.68	647.26	389.58	489.13	536.54	576.84	1082.86	503.71	663.43	716.68	727.56	1438.50
66	230.53	274.18	303.81	344.52	677.98	415.65	541.15	590.11	624.78	1184.84	536.04	707.77	761.32	793.59	1518.21
67	259.08	302.99	338.07	374.82	718.30	459.36	594.49	657.88	679.32	1294.34	573.92	735.94	810.43	855.06	1610.74
68	284.75	332.43	368.79	413.47	770.73	505.09	651.53	708.66	774.97	1415.35	604.72	772.05	859.96	930.08	1726.59
69	312.15	364.41	413.85	453.90	786.96	545.79	707.15	789.72	850.82	1530.42	651.60	811.66	922.10	997.37	1814.59
70	337.06	399.33	451.96	500.94	822.31	590.51	790.02	845.43	952.78	1665.46	688.73	861.50	965.74	1080.99	1881.65
71	371.10	437.17	485.23	553.62	852.31	624.36	816.45	925.64	1046.21	1692.79	714.00	905.94	1045.04	1159.47	1895.79
72	410.20	477.37	526.90	609.89	896.38	643.46	848.16	965.19	1086.31	1719.98	730.33	927.34	1086.31	1218.79	1906.52
73	456.97	525.67	578.27	684.10	946.82	679.11	871.54	1004.66	1130.68	1747.28	755.89	955.65	1116.68	1260.20	1925.88
74	509.87	583.85	636.40	768.18	1003.74	693.81	899.72	1029.42	1164.95	1770.54	767.67	981.01	1139.14	1287.58	1944.17
75	527.62	653.15	706.48	856.63	1070.03	711.39	923.36	1064.12	1200.47	1785.23	782.01	995.95	1167.87	1316.07	1957.91
76	547.73	691.44	802.61	897.52	1242.71	726.69	941.05	1095.46	1236.46	1803.87	791.05	1014.11	1190.36	1344.92	1984.97
77	585.65	740.31	862.00	963.41	1314.75	763.12	989.92	1156.10	1308.21	1854.18	825.54	1057.22	1247.37	1409.63	2014.40
78	624.89	790.72	925.32	1035.87	1403.73	805.15	1039.67	1223.34	1386.77	1920.29	859.12	1105.57	1309.86	1482.91	2045.71
79	657.75	836.93	977.55	1095.49	1477.81	834.66	1082.88	1276.94	1449.31	1948.78	887.40	1145.39	1354.05	1540.04	2062.95
80	678.68	863.77	1012.70	1136.09	1519.04	851.01	1099.92	1308.42	1485.00	1961.57	897.81	1163.75	1380.76	1570.10	2072.20
81	738.25	938.23	1099.92	1236.08	1653.08	919.09	1185.02	1404.16	1595.63	2110.49	965.89	1246.72	1478.62	1680.74	2221.12
82	793.56	1010.57	1187.15	1331.82	1778.60	976.53	1261.62	1497.77	1699.88	2244.53	1025.46	1327.57	1576.49	1789.24	2361.54
83	851.01	1082.90	1270.13	1425.43	1908.38	1038.23	1338.21	1587.12	1799.88	2380.69	1087.16	1406.29	1665.84	1891.36	2499.83
84	914.83	1163.75	1363.74	1529.68	2044.54	1104.18	1423.31	1684.99	1908.38	2525.36	1155.24	1489.26	1765.84	1999.86	2646.63
85	985.04	1255.23	1467.98	1646.69	2201.98	1176.51	1514.79	1791.37	2029.65	2687.05	1231.83	1585.00	1872.21	2121.13	2810.44
86	1059.50	1350.97	1582.87	1774.35	2372.18	1250.98	1610.53	1906.25	2157.30	2857.25	1306.29	1680.74	1987.10	2248.78	2980.65
87	1142.47	1453.09	1704.14	1912.63	2553.02	1333.95	1712.65	2027.52	2295.59	3038.09	1389.27	1782.86	2108.37	2387.07	3161.48
88	1229.70	1565.85	1833.92	2057.30	2750.87	1421.18	1825.41	2157.30	2440.26	3235.95	1476.49	1895.61	2238.14	2531.74	3359.34
89	1323.31	1684.99	1972.20	2214.74	2963.63	1514.79	1944.55	2295.59	2597.69	3448.70	1570.10	2014.75	2376.43	2689.18	3572.09
90	1427.56	1816.90	2129.64	2387.07	3191.27	1619.04	2076.45	2453.02	2770.02	3676.34	1674.35	2146.66	2533.87	2861.50	3799.74
91	1538.19	1959.44	2293.46	2574.29	3442.32	1729.67	2219.00	2616.84	2957.24	3927.39	1784.98	2289.20	2697.69	3048.73	4050.78
92	1655.20	2108.37	2470.04	2770.02	3704.00	1846.68	2367.92	2793.42	3152.97	4189.07	1902.00	2438.13	2874.27	3244.46	4312.47
93	1782.86	2270.06	2659.39	2980.65	3984.83	1974.33	2529.61	2982.77	3363.60	4469.90	2029.65	2599.82	3063.62	3455.08	4593.30
94	1919.02	2442.38	2861.50	3210.42	4291.19	2110.49	2701.94	3184.89	3593.37	4776.27	2165.81	2772.15	3265.73	3684.85	4899.66
95	2067.94	2633.86	3087.02	3463.59	4629.47	2259.42	2893.42	3410.40	3846.54	5114.54	2314.73	2963.63	3491.25	3938.03	5237.94

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

Appendix B1

Union Security Insurance Company

6073-PA

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

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

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	37.16	39.06	46.39	48.54	73.58	120.09	134.36	159.12	171.38	349.41	400.52	485.79	549.23	588.74	890.21
30	41.32	41.10	49.22	51.27	91.05	125.75	140.45	161.20	173.83	361.85	406.24	491.26	557.10	596.20	890.21
31	43.64	42.12	50.97	52.95	92.36	134.54	149.17	169.59	182.90	381.26	408.45	492.52	558.41	598.28	890.21
32	45.87	43.85	53.57	55.05	98.05	135.01	149.17	178.07	191.50	387.35	409.78	494.63	560.60	599.52	890.21
33	47.17	45.84	56.87	58.34	100.67	141.13	158.38	186.07	200.20	400.68	410.66	495.89	561.91	601.60	890.21
34	49.31	48.96	60.47	62.20	105.47	141.62	166.68	192.76	208.43	417.21	411.99	496.62	563.27	602.85	890.21
35	51.41	51.21	65.15	67.30	109.94	146.57	173.28	192.76	216.82	418.30	414.21	496.62	563.27	602.93	890.21
36	53.48	55.48	68.73	71.68	114.42	156.00	177.39	193.40	222.13	433.40	414.76	496.62	563.27	602.93	890.21
37	55.54	58.77	73.08	77.17	128.77	160.51	186.60	205.75	226.58	445.66	414.76	496.62	563.27	602.93	890.21
38	58.80	60.78	78.61	81.70	128.77	160.51	191.16	209.98	231.21	460.39	414.76	496.62	563.27	602.93	890.21
39	60.83	63.96	81.97	86.97	129.46	164.79	195.17	213.71	243.73	481.35	414.76	496.62	563.27	602.93	890.21
40	60.97	68.83	79.48	88.54	132.26	168.09	204.03	217.16	247.46	500.89	414.72	515.93	553.27	603.46	940.79
41	64.90	72.87	84.84	92.74	138.80	173.72	209.97	224.33	255.41	522.64	420.63	522.13	563.05	614.07	940.79
42	64.90	76.21	89.76	97.76	155.59	176.52	215.26	231.52	271.25	545.89	426.59	527.06	572.92	623.94	940.79
43	68.71	80.02	90.70	100.63	157.55	182.15	221.06	246.48	278.66	569.68	432.60	533.34	582.88	633.48	940.79
44	73.38	80.90	95.87	106.64	160.68	193.42	232.31	259.54	292.31	597.83	434.99	535.95	592.70	644.36	940.79
45	76.99	87.37	96.44	104.25	169.83	198.71	242.23	266.23	297.04	609.59	438.14	544.67	583.29	653.84	1001.48
46	77.98	88.29	102.53	107.30	171.61	199.61	256.33	281.48	304.92	650.04	444.21	551.09	593.19	658.23	1001.48
47	82.98	93.30	103.58	108.54	174.43	207.37	261.98	290.00	320.97	679.08	450.32	557.03	605.32	658.23	1001.48
48	87.19	96.55	108.50	114.85	191.64	212.84	267.60	305.39	337.10	717.58	454.06	557.03	606.02	658.23	1001.48
49	91.15	100.99	114.25	118.44	203.91	225.67	281.15	313.34	345.13	738.47	454.06	557.03	606.02	658.23	1001.48
50	92.56	97.55	111.11	124.67	207.39	228.73	278.65	322.21	373.15	752.62	443.97	538.14	606.02	658.23	1112.76
51	96.31	100.33	119.55	132.17	218.25	234.70	283.72	341.89	381.65	767.17	446.62	540.22	606.02	658.23	1132.99
52	99.21	105.74	120.66	133.11	237.96	248.48	297.26	336.55	384.71	794.85	448.59	533.52	590.67	650.75	1163.34
53	106.88	110.45	132.57	142.31	272.55	268.22	310.46	361.94	392.11	820.70	465.20	526.01	606.02	636.53	1183.57
54	112.15	117.27	140.52	147.55	289.82	273.66	310.93	369.50	406.30	838.73	456.60	526.44	598.72	637.22	1213.92
55	110.94	121.27	142.63	155.36	316.35	282.32	330.04	371.90	414.09	871.98	440.85	519.53	577.83	631.08	1254.38
56	120.00	133.14	150.71	161.49	346.67	289.02	342.15	384.09	427.43	900.69	448.59	527.42	585.82	613.05	1310.81
57	124.71	135.50	161.79	173.33	366.63	296.89	350.27	392.73	439.45	927.55	441.47	515.07	580.50	627.75	1322.88
58	125.89	143.01	173.52	183.05	365.72	294.78	345.33	414.47	451.63	944.12	435.20	528.89	587.84	629.10	1306.78
59	129.33	150.32	180.10	192.95	397.40	306.21	364.96	409.24	454.36	955.45	435.77	523.63	577.43	630.80	1326.98
60	134.56	161.77	191.13	205.48	409.93	309.43	376.14	417.25	460.09	966.22	436.46	530.20	584.37	627.13	1320.71
61	143.70	175.03	206.12	219.85	444.18	315.48	397.16	437.19	475.32	1000.84	439.74	546.96	604.02	638.63	1330.64
62	153.40	183.39	213.46	232.64	488.08	315.95	410.39	451.26	487.84	1014.26	442.77	558.35	616.33	649.52	1332.42
63	171.82	203.96	235.66	251.05	512.20	333.02	428.04	464.87	504.34	1003.05	456.70	592.63	637.30	660.55	1334.14
64	179.14	212.04	244.16	270.95	570.18	335.07	427.90	492.96	517.24	1007.20	455.46	592.42	656.61	669.00	1335.78
65	194.32	228.99	260.68	286.49	598.96	356.06	451.51	504.75	531.60	1008.18	457.92	610.93	672.16	675.02	1331.50
66	213.33	251.60	281.88	319.00	626.55	382.06	502.49	545.95	579.34	1098.28	490.22	646.43	704.11	736.32	1412.29
67	237.78	283.01	312.31	349.19	667.97	420.72	554.86	603.75	636.86	1206.22	523.41	693.75	752.86	797.23	1499.45
68	263.13	308.93	342.91	384.40	716.95	465.22	606.60	662.54	718.47	1315.44	554.33	726.10	798.84	863.34	1615.39
69	283.45	341.00	381.27	421.71	732.83	497.37	666.61	729.96	793.55	1419.92	596.92	758.15	848.85	922.57	1689.45
70	312.74	373.15	419.91	462.89	764.12	543.10	731.33	787.41	878.54	1546.11	635.75	801.19	903.30	999.10	1747.25
71	340.74	405.49	445.81	513.19	788.12	579.47	757.83	856.92	972.94	1574.00	652.45	840.64	964.34	1079.78	1758.98
72	380.18	446.57	488.63	570.05	836.17	598.04	790.06	900.85	1018.18	1602.92	673.27	870.56	1006.83	1143.09	1782.08
73	414.84	492.62	538.19	632.65	884.32	612.60	821.54	931.15	1046.67	1632.97	689.09	892.64	1039.67	1169.19	1796.96
74	467.92	545.52	594.53	719.79	933.51	638.95	843.89	961.65	1087.50	1645.39	706.12	916.47	1064.92	1203.68	1808.95
75	489.08	612.33	657.57	800.32	998.51	655.07	863.21	990.02	1123.41	1665.99	722.54	936.67	1087.84	1230.11	1828.48
76	507.06	650.77	748.38	837.86	1156.33	672.46	888.93	1019.54	1155.11	1682.03	728.53	951.75	1111.73	1255.44	1846.83
77	534.95	692.14	801.15	894.96	1226.76	699.74	925.97	1077.50	1219.48	1731.83	754.42	991.30	1158.63	1313.28	1880.10
78	574.42	742.66	862.83	966.17	1311.12	737.85	979.22	1141.62	1293.04	1794.29	791.74	1038.28	1220.94	1384.37	1907.83
79	603.31	782.49	911.78	1020.64	1375.03	766.62	1012.36	1190.75	1351.79	1815.02	812.50	1072.81	1265.60	1435.71	1920.52
80	623.36	810.58	942.49	1055.25	1412.67	782.92	1033.97	1216.94	1380.76	1825.41	829.73	1093.54	1287.15	1459.47	1929.65
81	676.55	880.79	1025.46	1148.86	1536.06	842.50	1112.69	1310.55	1485.00	1961.57	885.05	1170.13	1378.63	1565.85	2067.94
82	729.74	948.87	1102.05	1238.21	1655.20	897.81	1185.02	1391.39	1582.87	2091.35	944.62	1248.85	1465.86	1663.71	2199.85
83	780.80	1014.82	1185.02	1327.57	1774.35	951.00	1255.23	1480.75	1678.61	2219.00	999.93	1319.06	1555.21	1761.58	2329.63
84	840.37	1091.41	1268.00	1425.43	1902.00	1012.70	1333.95	1567.98	1778.60	2348.77	1063.76	1399.90	1642.44	1865.83	2465.79
85	904.19	1174.39	1365.86	1533.94	2050.92	1080.78	1421.18	1667.97	1891.36	2504.08	1129.71	1485.00	1744.56	1978.59	2618.97
86	976.53	1265.87	1472.24	1653.08	2208.36	1153.11	1512.66	1774.35	2010.50	2661.52	1202.04	1576.49	1850.94	2097.73	2776.40
87	1048.86	1359.48	1585.00	1778.60	2378.56	1225.45	1606.27	1887.10	2136.02	2831.72	1274.38	1670.10	1963.69	2223.25	2946.61
88	1127.58	1465.86	1706.27	1914.76	2557.27	1304.17	1712.65	2008.37	2272.18	3010.43	1353.10	1776.47	2084.96	2359.41	3125.32
89	1214.81	1576.49	1838.17	2061.56	2755.13	1391.39	1823.28	2140.28	2418.98	3208.29	1440.33	1887.10	2216.87	2506.21	3323.17
90	1310.55	1702.01	1982.84	2221.12	2972.14	1487.13	1948.80	2284.95	2578.55	3425.30	1536.06	2012.63	2361.54	2665.77	3540.18
91	1412.67	1833.92	2133.90	2393.45	3204.03	1589.25	2080.71	2436.00	2750.87	3657.19	1638.18	2144.53	2512.59	2838.10	3772.08
92	1519.04	1972.20	2297.71	2578.55	3446.57	1695.63	2219.00	2599.82	2935.97	3899.73	1744.56	2282.82	2676.41	3023.20	4014.62
93	1638.18	2125.39	2474.30	2776.40	3710.38	1814.77	2372.18	2776.40	3133.83	4163.54	1863.70	2436.00	2852.99	3221.05	4278.43
94	1761.58	2289.20	2663.65	2989.16	3997.60	1938.16	2536.00	2965.75	3346.58	4450.76	1987.10	2599.82	3042.34	3433.81	4565.64
95	1899.87	2465.79	2872.14	3223.18	4308.21	2076.45	2712.58	3174.25	3580.60	4761.37	2125.39	2776.40	3250.84	3667.83	4876.26

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

Appendix B2

Union Security Insurance Company

6073-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	208.15	236.04	274.85	297.30	612.81	397.68	498.71	545.48	614.56	913.17
30	217.97	246.74	278.44	301.55	634.63	403.37	504.32	553.29	622.34	913.17
31	233.20	262.06	292.93	317.28	640.94	405.56	505.62	554.59	624.51	913.17
32	234.02	262.06	307.58	332.19	632.57	406.88	507.78	556.77	625.81	913.17
33	235.71	278.24	321.40	347.29	618.97	407.76	509.08	558.07	627.98	913.17
34	236.54	292.81	326.46	361.57	611.46	409.08	509.83	559.42	629.28	913.17
35	230.40	296.04	326.46	376.12	597.73	411.28	509.83	559.42	629.37	913.17
36	231.61	288.62	313.90	372.12	589.82	411.82	509.83	559.42	629.37	913.17
37	225.75	289.82	308.25	365.52	578.93	411.82	509.83	559.42	629.37	913.17
38	225.75	283.98	302.94	359.67	572.06	411.82	509.83	559.42	629.37	913.17
39	220.19	277.87	297.31	353.86	561.49	411.82	509.83	559.42	629.37	913.17
40	222.13	288.23	310.88	368.15	581.96	409.71	514.71	559.60	624.36	966.89
41	218.18	284.07	309.18	366.60	582.94	415.55	520.90	569.49	635.34	966.89
42	220.73	279.32	307.54	364.96	585.36	421.43	525.81	579.47	645.55	966.89
43	216.91	275.49	306.33	362.75	588.05	427.37	532.08	589.54	655.42	966.89
44	219.78	278.41	311.80	368.46	604.66	429.73	534.69	599.48	666.68	966.89
45	227.79	285.03	328.55	394.86	622.90	442.33	533.78	594.43	677.70	1020.60
46	227.83	281.63	327.26	393.34	661.97	448.45	540.07	604.51	682.24	1020.60
47	226.59	278.00	326.96	392.26	691.55	454.62	545.88	616.87	682.24	1020.60
48	222.98	274.50	325.78	391.23	730.75	458.40	545.88	617.59	682.24	1020.60
49	229.98	271.44	324.78	389.87	752.02	458.40	545.88	617.59	682.24	1020.60
50	248.31	303.66	356.82	427.14	768.96	459.74	545.71	626.94	673.77	1139.97
51	252.93	307.07	364.84	428.56	797.49	454.68	536.05	611.60	671.62	1169.81
52	257.55	315.22	372.96	441.11	819.33	458.08	535.59	601.95	666.38	1193.69
53	269.77	319.38	374.80	445.15	844.69	450.91	533.98	600.33	657.21	1217.56
54	273.91	331.11	386.03	456.68	871.37	439.54	532.46	598.79	652.77	1259.34
55	283.92	335.39	397.99	457.52	894.96	442.63	531.02	598.69	640.58	1283.21
56	292.85	346.74	405.12	474.47	926.01	445.52	531.08	591.94	647.26	1332.59
57	303.10	362.04	423.08	489.36	938.86	445.31	522.07	590.90	636.47	1329.11
58	311.55	381.91	442.55	514.48	956.95	446.38	527.51	593.53	646.11	1338.54
59	327.69	396.55	453.14	524.44	966.37	449.93	526.61	593.67	649.47	1333.49
60	334.72	415.76	474.69	549.04	985.84	447.07	532.46	596.98	668.94	1343.32
61	340.95	434.83	498.13	574.58	1046.10	456.17	565.98	627.04	694.56	1379.03
62	349.06	460.77	522.99	585.96	1086.90	476.19	597.76	665.15	709.88	1422.41
63	364.55	480.86	535.78	615.80	1104.02	494.22	634.38	698.18	739.32	1460.03
64	375.37	493.32	564.87	635.37	1146.99	508.22	663.46	735.72	762.60	1509.50
65	406.74	524.32	591.73	662.19	1176.16	527.99	708.03	771.39	795.84	1555.14
66	457.53	596.22	654.81	722.41	1318.12	585.14	769.67	843.07	888.73	1686.92
67	509.65	667.64	747.41	787.72	1481.04	637.00	834.72	927.96	983.71	1843.07
68	584.90	762.18	834.99	913.87	1657.83	699.38	901.53	1010.89	1095.03	2028.75
69	646.71	857.24	952.18	1040.09	1850.69	773.57	974.40	1112.02	1214.86	2195.57
70	725.63	980.17	1056.30	1197.28	2078.33	847.44	1064.01	1208.34	1352.88	2347.23
71	790.38	1046.04	1187.48	1364.89	2183.18	901.62	1155.68	1339.70	1511.01	2437.43
72	851.80	1116.38	1288.87	1467.52	2299.79	961.82	1228.25	1445.19	1646.18	2550.85
73	911.81	1198.89	1383.01	1575.77	2422.91	1023.33	1309.57	1542.11	1753.24	2662.39
74	975.40	1278.65	1485.07	1684.26	2539.30	1081.96	1391.34	1640.32	1862.93	2786.37
75	1038.11	1362.85	1586.55	1807.60	2660.77	1142.42	1471.82	1740.44	1978.28	2925.89
76	1106.53	1448.76	1698.46	1935.76	2793.68	1208.23	1557.14	1845.11	2103.74	3068.09
77	1173.84	1537.32	1815.27	2073.87	2919.92	1267.53	1645.41	1954.72	2231.06	3168.22
78	1232.95	1617.53	1922.73	2196.72	3024.08	1321.17	1723.25	2054.92	2348.14	3213.97
79	1283.74	1676.65	2002.73	2293.05	3053.47	1361.74	1775.92	2127.48	2435.94	3229.97
80	1306.29	1708.39	2048.79	2344.52	3070.00	1382.88	1804.13	2163.68	2476.42	3244.46
81	1404.16	1836.04	2197.72	2516.85	3297.64	1476.49	1933.91	2314.73	2650.88	3474.23
82	1497.77	1957.31	2342.39	2682.79	3512.52	1574.36	2059.43	2461.53	2821.08	3693.36
83	1593.51	2078.58	2484.93	2844.48	3731.66	1672.23	2180.70	2608.33	2984.90	3916.75
84	1691.37	2206.23	2635.99	3016.81	3957.17	1772.22	2312.61	2763.64	3159.36	4144.39
85	1802.00	2346.65	2806.19	3206.16	4210.35	1884.98	2455.15	2933.84	3352.96	4403.95
86	1919.02	2499.83	2984.90	3410.40	4478.41	2001.99	2608.33	3112.55	3557.20	4672.02
87	2042.41	2657.26	3176.38	3623.15	4761.37	2125.39	2765.77	3304.03	3769.95	4954.98
88	2176.45	2831.72	3380.62	3855.05	5067.74	2259.42	2940.22	3508.27	4001.85	5261.34
89	2321.12	3018.94	3599.75	4106.10	5401.75	2404.09	3127.44	3727.40	4252.90	5595.36
90	2480.68	3223.18	3844.42	4378.42	5763.43	2563.65	3331.68	3972.07	4525.22	5957.04
91	2650.88	3442.32	4103.97	4674.15	6152.77	2733.85	3550.82	4231.62	4820.94	6346.37
92	2831.72	3674.21	4378.42	4982.63	6565.50	2914.69	3782.72	4506.07	5129.43	6759.11
93	3025.32	3925.26	4672.02	5318.78	7008.03	3108.30	4033.76	4799.67	5465.58	7201.63
94	3235.95	4195.46	4995.40	5680.46	7490.97	3318.92	4303.96	5123.05	5827.26	7684.58
95	3465.72	4493.31	5346.44	6078.30	8016.47	3548.69	4601.81	5474.09	6225.10	8210.07

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

Appendix B2

Union Security Insurance Company

6073-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	180.13	210.62	242.30	265.82	542.93	357.34	447.12	486.07	545.08	817.67
30	188.63	220.17	245.47	269.62	562.26	362.45	452.15	493.03	551.99	817.67
31	201.81	233.84	258.24	283.69	567.85	364.42	453.31	494.19	553.91	817.67
32	202.52	233.84	271.16	297.01	560.44	365.60	455.25	496.13	555.07	817.67
33	203.98	248.28	283.34	310.51	548.38	366.39	456.42	497.29	556.99	817.67
34	204.70	261.28	287.80	323.29	541.73	367.58	457.09	498.49	558.15	817.67
35	199.38	264.16	287.80	336.30	529.56	369.55	457.09	498.49	558.22	817.67
36	200.43	257.54	276.73	332.72	522.56	370.04	457.09	498.49	558.22	817.67
37	195.36	258.61	271.75	326.82	512.91	370.04	457.09	498.49	558.22	817.67
38	195.36	253.40	267.07	321.59	506.83	370.04	457.09	498.49	558.22	817.67
39	190.55	247.95	262.10	316.40	497.46	370.04	457.09	498.49	558.22	817.67
40	201.56	258.99	272.50	335.42	523.76	369.87	459.37	502.60	562.44	865.42
41	197.98	255.26	271.01	334.02	524.65	375.15	464.89	511.48	572.33	865.42
42	200.29	250.98	269.58	332.52	526.82	380.46	469.28	520.45	581.53	865.42
43	196.83	247.54	268.51	330.50	529.25	385.82	474.87	529.49	590.42	865.42
44	199.43	250.16	273.31	335.71	544.20	387.95	477.19	538.42	600.57	865.42
45	207.81	257.32	290.35	346.01	563.58	396.38	473.87	526.64	599.50	913.17
46	207.85	254.25	289.21	344.68	598.92	401.86	479.45	535.58	603.52	913.17
47	206.72	250.97	288.95	343.74	625.69	407.39	484.61	546.53	603.52	913.17
48	203.42	247.81	287.90	342.83	661.16	410.78	484.61	547.16	603.52	913.17
49	209.80	245.05	287.02	341.64	680.40	410.78	484.61	547.16	603.52	913.17
50	221.15	262.92	315.51	379.23	682.31	411.63	481.22	553.47	598.91	1014.63
51	229.93	270.52	323.89	381.81	700.50	408.18	482.93	550.44	598.52	1038.51
52	231.04	286.23	332.34	390.81	727.69	412.27	483.91	538.59	591.36	1062.38
53	242.79	287.08	331.56	392.33	753.22	401.90	479.21	534.12	584.66	1086.25
54	247.28	295.51	343.14	404.28	769.17	397.00	474.78	538.48	582.53	1110.13
55	253.64	300.09	351.80	409.94	798.49	392.44	470.58	528.01	576.53	1139.97
56	259.49	305.54	360.11	420.96	820.78	392.59	468.84	528.38	571.11	1183.86
57	267.44	327.89	379.08	433.83	838.45	394.90	467.53	526.92	568.15	1187.72
58	273.89	335.42	393.01	456.94	856.97	391.08	468.07	525.60	573.94	1193.98
59	290.53	354.30	405.61	472.65	858.99	393.22	473.95	529.58	578.02	1192.06
60	298.98	371.33	421.94	489.09	874.39	400.58	475.89	529.94	596.02	1190.34
61	303.75	388.57	443.79	510.05	931.75	411.24	503.09	557.72	620.47	1230.95
62	307.65	408.89	463.90	524.13	963.39	419.18	535.01	592.99	632.97	1265.85
63	318.62	427.10	478.78	546.73	983.09	435.31	565.36	623.71	658.46	1300.20
64	336.44	441.69	503.35	566.01	1022.48	454.22	592.26	656.35	676.01	1338.54
65	367.19	465.12	526.58	587.12	1043.08	472.42	630.79	690.35	705.90	1374.78
66	405.08	530.64	582.36	640.93	1179.18	518.36	687.79	751.43	786.51	1507.20
67	454.39	601.51	667.01	702.04	1315.61	571.33	747.56	826.61	874.41	1637.82
68	516.28	676.02	742.21	812.66	1477.72	621.67	803.24	901.43	971.99	1804.29
69	579.69	757.80	851.44	924.87	1644.59	686.85	865.75	987.37	1081.99	1953.06
70	644.25	870.07	942.19	1061.01	1843.61	750.19	945.41	1080.63	1204.71	2089.24
71	700.71	930.19	1055.90	1212.50	1941.50	801.44	1029.49	1195.22	1342.40	2171.03
72	756.09	995.60	1148.50	1304.82	2053.11	852.81	1091.07	1288.87	1464.33	2273.67
73	813.89	1064.64	1233.08	1401.36	2155.28	906.55	1162.70	1373.83	1560.47	2370.09
74	869.95	1138.56	1321.04	1502.65	2261.98	964.36	1236.10	1461.64	1660.82	2481.20
75	926.18	1209.53	1413.06	1606.13	2369.99	1018.91	1309.53	1547.37	1760.03	2603.23
76	983.88	1286.89	1514.48	1722.46	2486.84	1071.90	1386.50	1645.13	1871.77	2728.50
77	1044.54	1368.50	1614.99	1843.16	2599.11	1127.82	1462.87	1739.21	1987.67	2822.89
78	1095.96	1443.45	1708.83	1956.38	2688.91	1174.37	1530.98	1826.60	2088.57	2855.47
79	1140.85	1492.37	1784.99	2041.29	2716.76	1211.95	1580.86	1893.86	2166.03	2873.89
80	1163.75	1519.04	1819.02	2084.96	2731.73	1229.70	1606.27	1923.27	2204.10	2887.03
81	1248.85	1631.80	1957.31	2242.40	2933.84	1314.80	1719.03	2063.69	2361.54	3091.28
82	1331.82	1742.43	2084.96	2387.07	3127.44	1399.90	1833.92	2193.47	2510.47	3289.13
83	1416.92	1848.81	2212.61	2531.74	3318.92	1487.13	1940.29	2321.12	2657.26	3482.74
84	1506.28	1963.69	2346.65	2684.92	3523.16	1576.49	2057.30	2457.28	2810.44	3689.11
85	1606.27	2089.22	2499.83	2855.12	3744.42	1676.48	2184.96	2612.59	2982.77	3914.62
86	1708.39	2223.25	2657.26	3035.96	3986.96	1778.60	2318.99	2770.02	3163.61	4157.16
87	1821.15	2365.79	2827.46	3225.31	4238.01	1891.36	2461.53	2940.22	3352.96	4408.21
88	1938.16	2518.98	3006.18	3431.68	4510.33	2008.37	2614.71	3118.93	3559.33	4680.53
89	2067.94	2687.05	3206.16	3652.94	4806.05	2138.15	2782.79	3318.92	3780.59	4976.25
90	2208.36	2867.89	3421.04	3897.60	5131.56	2278.57	2963.63	3533.80	4025.25	5301.76
91	2361.54	3063.62	3652.94	4159.29	5476.22	2431.75	3159.36	3765.70	4286.94	5646.42
92	2523.23	3272.11	3895.48	4437.99	5844.28	2593.44	3367.85	4008.23	4565.64	6014.48
93	2693.43	3493.38	4159.29	4733.72	6237.87	2763.64	3589.11	4272.05	4861.37	6408.07
94	2880.65	3733.78	4446.50	5057.10	6665.50	2950.86	3829.52	4559.26	5184.75	6835.70
95	3087.02	3997.60	4757.12	5410.26	7135.68	3157.23	4093.33	4869.88	5537.92	7305.88

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

Appendix B2

Union Security Insurance Company

6073-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	168.12	192.47	224.22	241.33	494.55	328.52	401.26	448.26	502.33	740.08
30	176.05	201.19	227.15	244.79	512.16	333.22	405.78	454.68	508.70	740.08
31	188.35	213.68	238.97	257.56	517.25	335.03	406.82	455.75	510.47	740.08
32	189.01	213.68	250.92	269.66	510.50	336.12	408.56	457.54	511.53	740.08
33	190.38	226.87	262.19	281.91	499.52	336.84	409.61	458.62	513.31	740.08
34	191.05	238.75	266.33	293.51	493.46	337.93	410.21	459.72	514.37	740.08
35	186.09	241.38	266.33	305.32	482.38	339.75	410.21	459.72	514.44	740.08
36	187.07	235.34	256.08	302.08	475.99	340.20	410.21	459.72	514.44	740.08
37	182.34	236.32	251.47	296.72	467.20	340.20	410.21	459.72	514.44	740.08
38	182.34	231.56	247.14	291.97	461.66	340.20	410.21	459.72	514.44	740.08
39	177.85	226.57	242.54	287.25	453.13	340.20	410.21	459.72	514.44	740.08
40	180.99	233.93	249.47	294.52	475.26	341.42	420.63	455.97	505.68	781.86
41	177.78	230.55	248.11	293.28	476.07	346.29	425.68	464.03	514.57	781.86
42	179.85	226.69	246.80	291.97	478.04	351.19	429.70	472.16	522.85	781.86
43	176.74	223.58	245.82	290.20	480.24	356.14	434.82	480.36	530.84	781.86
44	179.08	225.95	250.21	294.77	493.81	358.11	436.95	488.46	539.96	781.86
45	191.82	237.52	259.78	321.59	509.20	361.91	441.19	479.72	547.37	829.61
46	191.86	234.69	258.77	320.35	541.13	366.92	446.38	487.85	551.04	829.61
47	190.81	231.67	258.53	319.47	565.31	371.96	451.19	497.83	551.04	829.61
48	187.77	228.75	257.59	318.63	597.36	375.06	451.19	498.40	551.04	829.61
49	193.66	226.20	256.81	317.52	614.75	375.06	451.19	498.40	551.04	829.61
50	201.75	244.41	292.97	343.31	622.75	374.21	441.53	509.39	547.44	925.11
51	206.94	248.58	297.83	346.74	635.84	366.84	434.64	498.69	543.70	948.98
52	208.31	250.00	302.80	355.98	663.01	366.46	432.23	488.80	538.40	972.85
53	219.67	258.38	302.73	358.38	677.90	362.69	429.01	485.56	533.45	984.79
54	224.45	263.46	310.97	366.84	704.63	359.19	425.97	486.78	528.82	1014.63
55	230.93	271.85	319.82	369.68	718.11	351.37	427.41	478.12	524.48	1032.54
56	240.95	281.51	328.95	385.28	752.39	361.71	431.50	480.71	517.81	1076.78
57	242.48	297.15	341.85	399.12	763.14	357.09	424.67	481.75	514.21	1074.60
58	246.50	312.17	359.98	416.32	776.03	355.52	430.92	486.27	525.82	1081.54
59	263.50	321.79	370.75	427.32	773.99	362.97	428.31	482.35	526.07	1075.88
60	272.98	333.24	387.82	441.76	801.53	361.24	425.97	485.25	542.13	1089.95
61	282.05	354.65	401.53	467.04	847.05	373.23	456.76	510.46	564.91	1119.88
62	281.03	372.27	419.57	477.01	885.17	385.64	485.47	539.65	576.78	1154.03
63	289.92	391.26	436.03	497.82	893.36	399.31	512.76	567.85	597.81	1183.57
64	305.85	398.67	458.61	513.29	928.16	412.92	537.24	598.35	614.55	1221.78
65	333.30	422.84	477.72	533.50	953.16	426.10	572.86	627.32	643.21	1258.54
66	370.10	482.94	532.21	583.90	1070.27	473.84	622.28	684.23	715.53	1368.33
67	411.41	544.82	604.48	638.47	1201.38	515.51	677.16	750.60	797.61	1495.40
68	470.54	613.06	671.08	741.22	1342.64	564.24	728.68	814.50	885.87	1640.26
69	522.73	692.65	773.45	840.79	1497.38	624.41	787.67	898.80	983.91	1775.51
70	590.00	791.94	854.16	973.40	1681.44	687.67	860.70	982.39	1098.41	1903.16
71	644.26	845.01	963.80	1103.18	1768.30	731.32	933.18	1090.14	1219.18	1976.19
72	682.72	904.20	1046.41	1186.78	1863.36	775.87	992.17	1174.02	1336.72	2067.65
73	740.46	967.85	1125.99	1275.92	1959.02	829.72	1058.67	1254.50	1422.78	2151.75
74	790.87	1037.22	1203.88	1367.91	2058.17	876.15	1124.79	1329.83	1511.44	2258.95
75	842.24	1107.31	1287.14	1466.23	2151.13	926.28	1194.81	1410.26	1603.33	2365.15
76	898.56	1170.88	1381.16	1570.47	2264.75	975.67	1261.18	1498.48	1703.79	2486.36
77	948.20	1243.16	1467.94	1678.37	2365.30	1026.21	1328.50	1584.56	1807.67	2568.01
78	997.42	1312.88	1555.01	1778.53	2449.50	1068.49	1393.98	1660.76	1901.10	2602.26
79	1038.79	1360.43	1621.69	1855.30	2472.30	1103.01	1440.24	1721.49	1968.71	2614.30
80	1059.50	1382.88	1657.33	1897.74	2484.93	1119.07	1461.60	1753.07	2006.24	2625.35
81	1136.09	1485.00	1780.73	2042.41	2672.16	1197.79	1565.85	1874.34	2148.79	2816.83
82	1214.81	1582.87	1897.74	2172.19	2846.61	1274.38	1665.84	1993.48	2284.95	2993.41
83	1287.15	1682.86	2012.63	2304.10	3023.20	1350.97	1765.84	2112.62	2418.98	3172.12
84	1372.25	1787.11	2136.02	2442.38	3204.03	1436.07	1874.34	2238.14	2559.40	3355.09
85	1459.47	1902.00	2272.18	2595.57	3410.40	1525.43	1989.22	2376.43	2714.71	3565.71
86	1555.21	2027.52	2416.85	2761.51	3627.41	1621.16	2114.75	2521.10	2880.65	3782.72
87	1657.33	2155.17	2572.16	2935.97	3859.31	1723.29	2242.40	2676.41	3055.11	4014.62
88	1763.71	2295.59	2735.98	3123.19	4106.10	1829.66	2382.81	2840.23	3242.33	4261.41
89	1880.72	2446.64	2914.69	3323.17	4374.17	1946.67	2533.87	3018.94	3442.32	4529.47
90	2010.50	2612.59	3110.42	3546.56	4667.76	2076.45	2699.81	3214.67	3665.70	4823.07
91	2148.79	2789.17	3321.05	3784.85	4984.76	2214.74	2876.40	3425.30	3903.99	5140.07
92	2295.59	2978.52	3544.44	4038.02	5318.78	2361.54	3065.75	3648.68	4157.16	5474.09
93	2453.02	3180.63	3782.72	4306.09	5676.20	2518.98	3267.86	3886.97	4425.23	5831.51
94	2623.22	3399.77	4042.27	4601.81	6067.67	2689.18	3486.99	4146.52	4720.95	6222.97
95	2808.32	3642.30	4327.36	4923.06	6493.17	2874.27	3729.53	4431.61	5042.21	6648.48

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

Appendix B2

Union Security Insurance Company

6073-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	148.11	177.94	202.52	223.85	451.54	288.18	372.60	410.46	459.58	674.43
30	155.10	186.01	205.17	227.05	467.62	292.30	376.79	416.34	465.40	674.43
31	165.93	197.55	215.84	238.90	472.27	293.89	377.76	417.32	467.03	674.43
32	166.51	197.55	226.64	250.12	466.10	294.84	379.38	418.95	468.00	674.43
33	167.72	209.75	236.82	261.49	456.08	295.48	380.35	419.94	469.62	674.43
34	168.31	220.74	240.55	272.24	450.55	296.43	380.91	420.95	470.59	674.43
35	163.94	223.17	240.55	283.20	440.43	298.03	380.91	420.95	470.66	674.43
36	164.80	217.58	231.29	280.19	434.60	298.42	380.91	420.95	470.66	674.43
37	160.63	218.48	227.13	275.22	426.58	298.42	380.91	420.95	470.66	674.43
38	160.63	214.08	223.22	270.81	421.52	298.42	380.91	420.95	470.66	674.43
39	156.67	209.47	219.07	266.44	413.73	298.42	380.91	420.95	470.66	674.43
40	164.54	217.22	230.28	274.07	431.62	307.28	381.88	419.70	469.56	722.18
41	161.61	214.09	229.02	272.92	432.35	311.66	386.47	427.12	477.82	722.18
42	163.50	210.50	227.81	271.70	434.14	316.07	390.12	434.60	485.50	722.18
43	160.67	207.61	226.91	270.05	436.14	320.53	394.77	442.15	492.92	722.18
44	162.80	209.81	230.96	274.30	448.46	322.30	396.70	449.61	501.39	722.18
45	167.85	213.77	244.50	289.02	469.65	333.18	403.06	448.43	500.45	763.96
46	167.88	211.22	243.55	287.91	499.10	337.80	407.81	456.03	503.81	763.96
47	166.96	208.50	243.32	287.12	521.41	342.44	412.20	465.36	503.81	763.96
48	164.30	205.88	242.44	286.37	550.96	345.29	412.20	465.90	503.81	763.96
49	169.46	203.58	241.70	285.37	567.00	345.29	412.20	465.90	503.81	763.96
50	186.24	225.89	262.92	319.35	568.60	342.13	411.76	465.30	500.65	853.49
51	187.78	230.31	271.77	323.37	587.34	335.84	405.66	461.05	502.58	871.39
52	193.16	235.51	273.26	328.90	614.50	335.92	404.04	448.07	494.27	895.26
53	200.40	236.84	281.10	331.97	629.48	333.28	397.06	450.25	490.78	913.17
54	205.43	245.66	289.52	340.64	645.46	326.11	399.34	452.32	483.38	925.11
55	208.21	247.13	294.94	340.39	664.52	319.43	392.87	440.70	480.44	948.98
56	218.71	260.91	304.71	353.18	689.25	326.42	398.31	444.95	483.54	999.44
57	221.09	276.66	314.77	364.42	697.87	323.48	393.50	440.35	478.25	995.42
58	225.96	282.28	326.96	385.86	714.14	319.97	393.77	439.79	484.58	995.87
59	236.48	299.04	335.90	391.71	720.30	328.94	396.71	445.25	480.60	995.06
60	243.73	311.03	356.79	410.20	732.95	329.05	396.02	446.94	500.91	999.12
61	251.06	323.81	371.34	427.09	779.28	338.67	420.35	469.49	518.60	1027.33
62	257.36	341.76	387.07	438.73	811.06	348.76	449.14	495.73	532.41	1064.57
63	269.82	361.39	398.99	457.53	827.04	363.30	476.61	521.31	551.60	1092.86
64	278.05	372.86	422.25	477.22	856.47	377.99	498.40	549.50	572.65	1130.04
65	302.23	389.01	442.44	498.65	881.22	392.14	527.80	582.29	599.60	1162.35
66	332.22	447.17	490.41	540.45	987.65	426.14	576.43	632.30	664.42	1266.21
67	380.71	503.88	556.84	588.72	1102.91	469.54	626.88	693.60	735.57	1378.12
68	428.06	569.98	621.60	684.66	1240.31	516.93	681.23	753.34	818.20	1515.09
69	479.17	637.78	711.70	775.39	1392.22	568.90	729.95	826.63	911.15	1645.59
70	528.96	731.57	788.96	895.53	1553.41	621.68	796.31	903.80	1017.88	1759.36
71	581.16	787.08	888.14	1020.36	1639.40	661.19	866.76	1008.06	1128.39	1829.07
72	628.48	842.18	963.46	1100.64	1722.94	705.33	925.18	1084.69	1231.44	1910.33
73	670.08	905.41	1037.25	1184.12	1819.86	752.90	988.30	1159.64	1318.75	2000.32
74	717.64	962.71	1116.00	1268.32	1907.82	796.77	1045.70	1236.10	1403.06	2093.10
75	769.49	1027.81	1192.01	1359.90	1997.92	847.69	1110.86	1309.53	1491.41	2195.99
76	818.57	1095.34	1277.18	1458.49	2098.18	890.13	1175.86	1386.50	1583.81	2303.28
77	869.61	1158.74	1363.99	1559.21	2196.74	939.85	1239.76	1465.40	1678.37	2384.39
78	915.70	1221.01	1442.05	1651.15	2270.58	979.44	1297.85	1542.99	1764.11	2414.24
79	948.07	1264.88	1503.75	1721.49	2294.72	1005.42	1340.45	1596.74	1828.09	2428.22
80	965.89	1289.27	1538.19	1761.58	2304.10	1021.21	1361.61	1625.42	1861.57	2436.00
81	1040.35	1387.14	1648.82	1891.36	2476.42	1093.54	1463.73	1738.18	1995.61	2610.46
82	1110.56	1478.62	1761.58	2014.75	2638.12	1165.88	1555.21	1853.06	2116.88	2774.28
83	1176.51	1567.98	1867.96	2136.02	2801.93	1236.08	1644.57	1959.44	2242.40	2942.35
84	1248.85	1663.71	1982.84	2265.80	2972.14	1310.55	1744.56	2076.45	2374.30	3114.68
85	1331.82	1774.35	2106.24	2408.34	3159.36	1393.52	1855.19	2201.98	2518.98	3306.15
86	1416.92	1887.10	2242.40	2559.40	3361.47	1478.62	1967.95	2338.14	2670.03	3508.27
87	1508.41	2008.37	2384.94	2721.09	3576.35	1570.10	2089.22	2480.68	2831.72	3723.15
88	1610.53	2138.15	2536.00	2893.42	3803.99	1672.23	2219.00	2631.73	3004.05	3950.79
89	1714.78	2278.57	2701.94	3080.64	4052.91	1776.47	2359.41	2797.68	3191.27	4199.71
90	1833.92	2433.87	2884.91	3287.01	4327.36	1895.61	2514.72	2980.65	3397.64	4474.16
91	1959.44	2597.69	3078.51	3510.40	4618.83	2021.14	2678.54	3174.25	3621.03	4765.63
92	2091.35	2772.15	3284.88	3742.29	4927.32	2153.04	2852.99	3380.62	3852.93	5074.12
93	2236.02	2963.63	3508.27	3993.34	5261.34	2297.71	3044.47	3604.01	4103.97	5408.14
94	2391.32	3165.74	3748.68	4265.66	5620.89	2453.02	3246.58	3844.42	4376.29	5767.69
95	2561.53	3391.26	4010.36	4563.51	6016.61	2623.22	3472.10	4106.10	4674.15	6163.40

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

Appendix B2

Union Security Insurance Company

6073-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	176.13	199.73	231.45	251.83	516.05	340.05	424.19	464.47	523.71	775.90
30	184.44	208.78	234.48	255.43	534.43	344.91	428.96	471.12	530.34	775.90
31	197.32	221.74	246.67	268.76	539.74	346.79	430.07	472.23	532.19	775.90
32	198.01	221.74	259.02	281.38	532.69	347.91	431.91	474.08	533.30	775.90
33	199.45	235.44	270.65	294.17	521.24	348.66	433.01	475.19	535.15	775.90
34	200.15	247.76	274.92	306.27	514.91	349.79	433.65	476.33	536.26	775.90
35	194.95	250.49	274.92	318.60	503.35	351.67	433.65	476.33	536.33	775.90
36	195.98	244.22	264.34	315.21	496.69	352.14	433.65	476.33	536.33	775.90
37	191.02	245.23	259.58	309.62	487.52	352.14	433.65	476.33	536.33	775.90
38	191.02	240.29	255.11	304.66	481.74	352.14	433.65	476.33	536.33	775.90
39	186.31	235.12	250.36	299.74	472.83	352.14	433.65	476.33	536.33	775.90
40	185.11	250.63	260.98	314.97	494.66	352.80	442.77	471.51	526.32	823.64
41	181.82	247.02	259.56	313.65	495.50	357.83	448.08	479.85	535.58	823.64
42	183.94	242.88	258.19	312.25	497.55	362.90	452.31	488.25	544.19	823.64
43	180.76	239.55	257.16	310.35	499.85	368.01	457.70	496.74	552.50	823.64
44	183.15	242.09	261.76	315.24	513.96	370.04	459.95	505.11	562.00	823.64
45	195.82	249.40	278.89	337.87	533.91	379.14	457.53	511.00	578.65	871.39
46	195.86	246.43	277.79	336.57	567.40	384.39	462.91	519.67	582.53	871.39
47	194.79	243.25	277.54	335.65	592.76	389.68	467.90	530.29	582.53	871.39
48	191.68	240.19	276.53	334.77	626.36	392.92	467.90	530.91	582.53	871.39
49	197.70	237.51	275.69	333.60	644.59	392.92	467.90	530.91	582.53	871.39
50	209.51	255.52	304.24	363.27	655.24	384.90	461.37	533.88	575.51	972.85
51	214.61	259.55	309.00	362.33	673.56	387.51	453.95	517.51	571.11	990.76
52	223.47	264.50	317.57	371.46	700.74	397.00	455.72	511.43	564.88	1020.60
53	235.08	272.73	320.74	377.24	715.56	392.10	460.96	512.05	559.06	1038.51
54	239.67	284.83	328.84	385.56	736.90	382.82	457.03	508.32	553.61	1068.35
55	242.28	289.50	337.58	391.64	760.98	378.75	453.31	507.22	544.50	1080.29
56	248.37	295.24	342.80	406.69	789.22	379.36	452.24	504.54	552.07	1136.27
57	253.18	307.40	358.77	416.48	793.26	373.90	440.25	504.33	542.98	1131.16
58	263.62	325.45	379.80	440.02	814.12	379.22	449.49	504.15	553.32	1135.08
59	280.40	334.80	383.43	443.51	823.20	381.88	449.37	502.59	548.80	1131.44
60	282.73	352.29	403.33	467.00	840.10	375.54	452.59	507.59	573.83	1142.54
61	291.35	370.07	419.64	485.47	893.63	390.51	479.93	532.51	589.60	1180.04
62	295.82	390.58	443.21	497.62	922.22	402.41	508.59	561.61	603.40	1203.23
63	307.14	406.19	455.98	523.71	940.17	418.95	535.77	595.78	626.69	1239.73
64	319.76	421.62	480.98	541.03	973.43	435.16	566.37	622.77	650.86	1284.33
65	350.25	448.21	502.15	560.31	1003.51	453.89	601.82	657.33	673.19	1322.67
66	384.68	506.79	557.29	616.49	1119.09	496.10	655.03	717.83	755.28	1433.68
67	432.90	566.87	634.26	668.87	1264.40	541.78	707.33	791.78	836.01	1570.80
68	499.94	649.51	708.19	776.94	1408.14	594.64	765.96	856.36	932.01	1722.28
69	549.53	726.94	812.44	878.16	1573.09	659.10	825.01	948.01	1028.20	1866.45
70	617.12	831.01	896.55	1018.83	1766.79	718.93	904.75	1024.96	1153.17	1991.97
71	670.83	889.30	1009.85	1159.50	1856.91	768.05	979.67	1142.68	1280.79	2071.62
72	724.19	953.17	1094.26	1250.58	1954.44	814.34	1046.41	1228.25	1400.53	2168.78
73	774.12	1017.80	1174.94	1340.17	2058.94	866.60	1113.75	1309.57	1493.16	2260.92
74	831.88	1087.89	1262.46	1432.35	2158.40	923.19	1186.30	1394.27	1584.66	2368.42
75	878.62	1155.58	1351.50	1536.18	2263.68	968.39	1250.77	1480.22	1681.68	2490.46
76	938.55	1232.93	1442.49	1645.13	2372.87	1023.79	1325.17	1565.14	1786.45	2604.48
77	998.91	1307.10	1538.93	1764.57	2482.21	1079.56	1396.95	1658.09	1898.94	2696.82
78	1050.29	1375.75	1634.32	1869.86	2567.94	1126.24	1463.68	1747.29	1997.24	2730.12
79	1088.69	1426.40	1701.07	1950.56	2599.14	1155.21	1508.29	1805.41	2070.77	2747.54
80	1110.56	1450.96	1742.43	1993.48	2610.46	1172.26	1533.94	1838.17	2106.24	2757.26
81	1193.53	1563.72	1867.96	2142.41	2804.06	1257.36	1644.57	1965.82	2253.04	2950.86
82	1272.25	1661.59	1993.48	2278.57	2984.90	1338.21	1750.94	2093.47	2395.58	3138.08
83	1355.23	1765.84	2112.62	2416.85	3172.12	1421.18	1853.06	2216.87	2538.12	3329.56
84	1440.33	1876.47	2242.40	2565.78	3363.60	1504.15	1965.82	2350.90	2687.05	3523.16
85	1531.81	1995.61	2384.94	2725.34	3582.73	1602.02	2087.09	2495.57	2850.87	3742.29
86	1631.80	2125.39	2536.00	2897.67	3808.25	1702.01	2216.87	2646.63	3023.20	3967.81
87	1738.18	2259.42	2699.81	3078.51	4050.78	1808.39	2350.90	2810.44	3204.03	4210.35
88	1850.94	2406.22	2874.27	3276.37	4312.47	1921.14	2497.70	2984.90	3401.89	4472.03
89	1974.33	2565.78	3061.49	3486.99	4593.30	2044.54	2657.26	3172.12	3612.52	4752.86
90	2110.49	2738.11	3265.73	3721.02	4901.79	2180.70	2829.59	3376.36	3846.54	5061.35
91	2255.16	2925.33	3486.99	3972.07	5231.55	2325.37	3016.81	3597.62	4097.59	5391.12
92	2406.22	3123.19	3721.02	4233.75	5584.72	2476.42	3214.67	3831.65	4359.27	5744.28
93	2572.16	3335.94	3969.94	4518.84	5959.16	2642.37	3427.42	4080.57	4644.36	6118.73
94	2750.87	3567.84	4244.39	4829.45	6369.77	2821.08	3659.32	4355.02	4954.98	6529.34
95	2944.48	3821.01	4544.37	5165.60	6818.68	3014.69	3912.50	4655.00	5291.12	6978.24

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

Appendix B2

Union Security Insurance Company

6073-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	152.11	181.57	206.14	223.85	462.29	305.47	378.33	415.86	464.93	692.34
30	159.29	189.80	208.83	227.05	478.76	309.84	382.59	421.81	470.82	692.34
31	170.41	201.58	219.69	238.90	483.52	311.52	383.57	422.81	472.46	692.34
32	171.01	201.58	230.69	250.12	477.20	312.53	385.22	424.47	473.44	692.34
33	172.25	214.03	241.05	261.49	466.94	313.21	386.20	425.46	475.08	692.34
34	172.85	225.24	244.85	272.24	461.28	314.22	386.77	426.49	476.07	692.34
35	168.37	227.72	244.85	283.20	450.92	315.91	386.77	426.49	476.13	692.34
36	169.25	222.02	235.42	280.19	444.95	316.33	386.77	426.49	476.13	692.34
37	164.97	222.94	231.19	275.22	436.73	316.33	386.77	426.49	476.13	692.34
38	164.97	218.45	227.21	270.81	431.56	316.33	386.77	426.49	476.13	692.34
39	160.91	213.75	222.98	266.44	423.58	316.33	386.77	426.49	476.13	692.34
40	172.77	221.39	237.96	282.25	446.17	324.35	387.42	430.06	474.72	740.08
41	169.70	218.20	236.66	281.06	446.92	328.97	392.07	437.66	483.07	740.08
42	171.68	214.55	235.40	279.81	448.77	333.63	395.77	445.33	490.83	740.08
43	168.71	211.61	234.47	278.11	450.84	338.33	400.49	453.07	498.34	740.08
44	170.94	213.85	238.66	282.49	463.57	340.20	402.45	460.71	506.90	740.08
45	175.84	217.73	244.50	293.09	474.59	338.93	403.06	448.43	510.88	775.90
46	175.87	215.13	243.55	291.97	504.36	343.62	407.81	456.03	514.31	775.90
47	174.91	212.36	243.32	291.16	526.90	348.35	412.20	465.36	514.31	775.90
48	172.12	209.69	242.44	290.40	556.76	351.24	412.20	465.90	514.31	775.90
49	177.53	207.35	241.70	289.39	572.97	351.24	412.20	465.90	514.31	775.90
50	190.12	229.59	266.68	323.35	584.84	352.82	411.76	475.10	510.01	865.42
51	195.44	230.31	271.77	323.37	603.51	346.17	410.49	465.76	507.14	889.30
52	196.95	239.13	288.03	332.77	619.89	346.10	408.74	461.65	503.10	907.20
53	204.25	240.43	288.31	335.75	640.24	333.28	406.19	459.08	495.04	925.11
54	209.24	249.22	293.10	344.38	650.84	330.83	403.78	456.63	495.77	937.04
55	215.78	254.19	298.50	347.71	675.24	328.55	401.50	444.86	488.45	960.92
56	226.12	260.91	308.17	356.74	699.77	335.25	402.46	448.92	487.35	1011.34
57	228.22	280.07	321.54	367.89	712.93	331.88	393.50	447.88	485.44	1006.73
58	232.81	285.60	330.26	392.63	728.42	335.77	401.20	446.94	488.02	1011.93
59	243.23	302.29	345.40	398.19	729.25	336.51	403.73	452.00	487.10	1010.22
60	250.23	314.20	363.00	413.36	750.09	336.20	402.67	453.32	507.25	1018.25
61	260.36	329.98	377.37	430.17	791.99	349.04	430.28	475.80	524.78	1045.84
62	260.32	350.91	395.94	444.62	819.29	355.46	455.75	505.14	538.32	1073.51
63	272.69	361.39	410.38	466.16	838.74	373.12	479.90	533.72	560.26	1110.14
64	286.39	375.73	427.85	479.99	867.79	387.51	504.87	558.66	575.44	1138.38
65	310.70	394.65	447.87	501.33	892.01	401.40	537.46	585.30	599.60	1170.36
66	340.96	453.13	493.20	545.88	1002.68	438.86	586.26	635.36	667.26	1278.47
67	389.92	510.18	568.75	597.01	1118.66	485.96	630.23	706.26	744.43	1390.68
68	441.13	573.29	633.97	690.62	1256.68	530.45	684.62	766.21	824.35	1532.35
69	492.57	644.64	724.70	787.85	1400.64	586.25	736.74	839.76	923.80	1658.58
70	552.70	738.68	805.26	902.02	1566.22	642.52	799.70	920.18	1024.32	1772.05
71	597.77	790.49	898.01	1036.92	1647.46	681.23	873.40	1014.62	1141.36	1844.97
72	641.24	845.45	976.22	1110.21	1738.12	721.36	928.37	1097.45	1244.20	1929.06
73	691.50	908.53	1046.43	1190.24	1834.13	771.34	991.36	1168.82	1327.93	2014.40
74	738.14	965.69	1121.86	1277.10	1921.18	820.29	1048.63	1244.88	1411.85	2109.68
75	786.28	1027.81	1200.40	1368.29	2010.43	864.53	1113.66	1315.13	1497.00	2208.52
76	839.90	1095.34	1285.18	1463.82	2109.87	911.52	1183.86	1399.83	1589.14	2318.05
77	884.82	1161.30	1374.13	1566.81	2210.33	957.63	1239.76	1478.08	1685.97	2400.83
78	934.93	1225.84	1451.66	1663.17	2285.70	1001.10	1300.25	1555.01	1773.72	2429.28
79	968.48	1269.43	1517.36	1735.10	2310.86	1030.38	1344.98	1610.35	1841.70	2444.30
80	991.42	1291.40	1546.70	1774.35	2321.12	1046.74	1365.86	1633.93	1874.34	2453.02
81	1063.76	1387.14	1663.71	1906.25	2495.57	1119.07	1461.60	1753.07	2008.37	2627.48
82	1131.84	1480.75	1772.22	2029.65	2659.39	1191.41	1557.34	1865.83	2133.90	2793.42
83	1202.04	1572.23	1878.59	2150.92	2821.08	1261.62	1648.82	1972.20	2257.29	2959.37
84	1280.76	1667.97	1995.61	2280.69	2993.41	1340.33	1746.69	2087.09	2389.20	3135.95
85	1363.74	1776.47	2125.39	2427.49	3182.76	1425.43	1859.45	2221.12	2533.87	3329.56
86	1450.96	1889.23	2257.29	2582.80	3387.00	1512.66	1972.20	2353.03	2689.18	3533.80
87	1546.70	2010.50	2401.96	2744.49	3601.88	1608.40	2093.47	2497.70	2850.87	3748.68
88	1644.57	2142.41	2555.14	2916.82	3831.65	1706.27	2225.38	2650.88	3023.20	3978.45
89	1757.33	2284.95	2723.22	3106.17	4082.70	1819.02	2367.92	2818.95	3212.54	4229.50
90	1876.47	2438.13	2908.31	3314.66	4359.27	1938.16	2521.10	3004.05	3421.04	4506.07
91	2004.12	2604.08	3104.04	3538.05	4655.00	2065.81	2687.05	3199.78	3644.43	4801.80
92	2142.41	2780.66	3310.41	3774.21	4967.74	2204.10	2863.63	3406.15	3880.58	5114.54
93	2287.08	2970.01	3533.80	4027.38	5299.63	2348.77	3052.98	3629.54	4133.76	5446.43
94	2446.64	3176.38	3778.46	4299.70	5665.57	2508.34	3259.35	3874.20	4406.08	5812.36
95	2623.22	3397.64	4044.40	4601.81	6065.54	2684.92	3480.61	4140.14	4708.19	6212.34

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

Appendix B2

Union Security Insurance Company

6073-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	140.10	159.78	191.67	206.36	430.04	270.89	343.94	378.05	422.17	632.65
30	146.71	167.03	194.18	209.31	445.36	274.76	347.81	383.47	427.52	632.65
31	156.96	177.39	204.28	220.23	449.78	276.25	348.70	384.37	429.01	632.65
32	157.51	177.39	214.50	230.58	443.91	277.15	350.20	385.88	429.91	632.65
33	158.65	188.35	224.13	241.06	434.36	277.75	351.09	386.78	431.40	632.65
34	159.21	198.21	227.67	250.97	429.09	278.65	351.61	387.71	432.29	632.65
35	155.08	200.39	227.67	261.07	419.46	280.14	351.61	387.71	432.35	632.65
36	155.89	195.38	218.90	258.30	413.91	280.52	351.61	387.71	432.35	632.65
37	151.95	196.19	214.96	253.72	406.26	280.52	351.61	387.71	432.35	632.65
38	151.95	192.24	211.26	249.65	401.45	280.52	351.61	387.71	432.35	632.65
39	148.20	188.10	207.33	245.62	394.03	280.52	351.61	387.71	432.35	632.65
40	152.20	200.51	211.09	253.61	402.52	284.52	359.75	388.61	433.44	662.50
41	149.49	197.62	209.94	252.55	403.20	288.57	364.07	395.48	441.06	662.50
42	151.24	194.31	208.83	251.42	404.87	292.66	367.50	402.41	448.15	662.50
43	148.62	191.64	208.00	249.89	406.74	296.78	371.88	409.40	455.00	662.50
44	150.59	193.67	211.72	253.83	418.22	298.42	373.71	416.30	462.82	662.50
45	159.85	201.90	221.58	268.67	435.04	310.21	370.38	406.72	463.96	704.27
46	159.88	199.49	220.71	267.64	462.33	314.50	374.74	413.61	467.07	704.27
47	159.01	196.92	220.51	266.90	482.99	318.83	378.78	422.07	467.07	704.27
48	156.47	194.44	219.71	266.20	510.37	321.48	378.78	422.56	467.07	704.27
49	161.39	192.27	219.04	265.27	525.22	321.48	378.78	422.56	467.07	704.27
50	170.72	207.38	244.14	291.41	525.27	320.75	377.04	431.02	467.90	787.83
51	172.45	212.03	249.43	296.10	538.85	315.17	371.85	423.41	461.46	805.74
52	174.23	217.39	254.79	309.55	560.59	315.56	375.85	416.39	458.96	829.61
53	188.84	226.08	255.88	305.57	581.06	313.68	374.24	410.52	452.37	841.55
54	190.21	224.30	260.93	310.69	602.43	307.20	363.85	409.24	446.19	859.45
55	196.85	229.48	277.17	314.77	616.29	301.17	362.65	407.44	444.41	877.36
56	203.88	236.88	283.93	328.20	636.63	304.37	365.11	413.17	441.66	916.15
57	210.39	249.33	291.08	336.65	652.69	306.68	358.44	410.24	438.70	921.89
58	212.27	269.00	307.14	352.01	652.25	300.22	367.77	411.18	446.78	910.21
59	226.34	276.29	316.88	365.82	662.14	306.26	361.60	411.52	448.13	919.30
60	227.48	288.81	325.76	375.49	681.51	307.59	369.39	411.82	459.70	927.42
61	238.66	302.22	344.16	399.44	719.99	321.39	390.56	434.83	484.65	953.29
62	236.65	314.30	354.57	403.40	753.42	325.28	412.82	454.94	491.00	979.58
63	249.73	331.53	370.49	425.88	760.72	340.39	437.17	480.97	508.28	1010.79
64	261.37	341.31	385.90	435.60	784.78	349.40	456.33	506.76	522.37	1034.14
65	279.63	360.82	407.15	453.07	809.28	361.26	485.96	531.27	545.09	1070.16
66	311.82	408.41	451.40	497.00	908.79	400.69	527.30	583.43	610.47	1164.10
67	346.93	459.79	515.15	541.73	1020.19	436.70	573.24	639.75	676.49	1269.21
68	398.65	523.58	569.03	628.10	1142.06	479.77	620.23	692.17	750.53	1394.22
69	449.01	589.78	659.70	713.11	1278.66	530.75	668.84	767.59	835.22	1511.35
70	501.84	674.75	723.76	824.15	1429.65	586.95	735.32	831.76	934.13	1619.80
71	547.95	718.94	819.07	940.85	1502.45	621.12	793.70	925.97	1037.60	1681.95
72	583.82	767.10	893.27	1011.31	1586.32	660.45	842.23	998.55	1132.55	1760.50
73	630.31	824.23	954.64	1086.21	1662.85	703.73	902.63	1067.85	1205.54	1831.28
74	670.77	882.24	1022.27	1159.94	1750.78	743.85	954.90	1127.72	1285.89	1920.61
75	716.32	939.80	1096.87	1247.97	1832.21	785.94	1015.72	1200.40	1362.69	2014.29
76	762.57	998.21	1170.52	1335.84	1922.85	831.33	1074.54	1269.18	1447.82	2111.34
77	806.22	1056.43	1247.37	1429.91	2011.86	871.27	1130.74	1346.24	1536.39	2184.32
78	848.41	1114.62	1321.88	1516.56	2081.57	909.66	1184.89	1413.21	1617.50	2211.17
79	884.56	1157.96	1376.74	1578.60	2100.99	939.60	1224.77	1460.66	1673.86	2221.47
80	902.07	1174.39	1408.41	1614.78	2110.49	951.00	1242.47	1491.39	1706.27	2229.63
81	965.89	1261.62	1512.66	1738.18	2270.06	1016.95	1329.70	1591.38	1829.66	2393.45
82	1031.84	1346.72	1614.78	1846.68	2416.85	1087.16	1416.92	1697.76	1942.42	2544.51
83	1091.41	1433.94	1714.78	1957.31	2570.04	1146.73	1504.15	1797.75	2057.30	2695.56
84	1165.88	1516.92	1816.90	2074.32	2723.22	1219.06	1591.38	1902.00	2174.32	2852.99
85	1244.59	1616.91	1931.78	2208.36	2899.80	1299.91	1689.25	2019.01	2308.35	3031.71
86	1323.31	1723.29	2055.18	2348.77	3084.89	1378.63	1795.62	2142.41	2448.77	3216.80
87	1410.54	1831.79	2187.08	2495.57	3280.62	1465.86	1904.12	2274.31	2595.57	3412.53
88	1502.02	1953.06	2327.50	2655.14	3491.25	1557.34	2025.39	2414.73	2755.13	3623.15
89	1602.02	2078.58	2478.55	2825.34	3718.89	1657.33	2150.92	2565.78	2925.33	3850.80
90	1708.39	2221.12	2644.50	3014.69	3967.81	1763.71	2293.46	2731.73	3114.68	4099.72
91	1825.41	2370.05	2823.21	3218.93	4238.01	1880.72	2442.38	2910.44	3318.92	4369.91
92	1953.06	2531.74	3014.69	3431.68	4520.96	2008.37	2604.08	3101.91	3531.67	4652.87
93	2087.09	2704.07	3218.93	3661.45	4825.20	2142.41	2776.40	3306.15	3761.44	4957.10
94	2231.76	2891.29	3438.06	3910.37	5157.09	2287.08	2963.63	3525.29	4010.36	5289.00
95	2387.07	3095.53	3678.47	4184.82	5520.90	2442.38	3167.87	3765.70	4284.81	5652.80

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

Appendix B2

Union Security Insurance Company

6073-PA

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

Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 100%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	128.09	148.89	173.59	188.87	381.66	247.83	315.28	351.05	390.11	578.94
30	134.14	155.64	175.86	191.57	395.25	251.38	318.83	356.08	395.05	578.94
31	143.51	165.30	185.01	201.57	399.18	252.74	319.65	356.92	396.43	578.94
32	144.01	165.30	194.26	211.04	393.97	253.56	321.01	358.32	397.25	578.94
33	145.05	175.51	202.99	220.63	385.50	254.11	321.83	359.16	398.63	578.94
34	145.56	184.70	206.19	229.70	380.82	254.93	322.31	360.02	399.46	578.94
35	141.78	186.73	206.19	238.95	372.27	256.30	322.31	360.02	399.51	578.94
36	142.53	182.05	198.25	236.41	367.34	256.64	322.31	360.02	399.51	578.94
37	138.92	182.81	194.69	232.21	360.56	256.64	322.31	360.02	399.51	578.94
38	138.92	179.13	191.33	228.50	356.28	256.64	322.31	360.02	399.51	578.94
39	135.50	175.27	187.77	224.81	349.70	256.64	322.31	360.02	399.51	578.94
40	139.86	183.80	195.74	233.16	368.57	256.07	332.07	352.34	397.32	608.78
41	137.37	181.15	194.67	232.18	369.20	259.72	336.06	358.57	404.31	608.78
42	138.98	178.12	193.64	231.14	370.73	263.40	339.24	364.85	410.81	608.78
43	136.57	175.67	192.87	229.74	372.43	267.10	343.28	371.19	417.09	608.78
44	138.38	177.54	196.32	233.36	382.95	268.58	344.96	377.45	424.25	608.78
45	139.87	178.14	206.30	248.32	400.44	275.74	343.14	380.64	427.47	650.56
46	139.90	176.02	205.49	247.36	425.55	279.55	347.19	387.10	430.34	650.56
47	139.14	173.75	205.30	246.68	444.57	283.40	350.93	395.02	430.34	650.56
48	136.91	171.56	204.56	246.03	469.77	285.76	350.93	395.47	430.34	650.56
49	141.21	169.65	203.93	245.17	483.44	285.76	350.93	395.47	430.34	650.56
50	155.20	192.56	229.12	267.46	487.37	294.02	347.27	396.73	421.11	728.15
51	160.95	193.75	234.54	272.72	495.74	294.51	338.05	395.19	424.91	740.08
52	166.65	199.28	232.64	278.60	517.47	295.21	338.27	380.18	423.66	763.96
53	169.57	200.96	234.25	282.93	532.64	284.27	333.17	379.62	418.23	775.90
54	171.19	213.62	243.06	295.72	548.64	278.85	346.10	383.40	417.27	787.83
55	174.14	215.36	248.75	292.81	562.70	273.79	341.06	374.18	412.38	805.74
56	185.35	219.72	256.23	299.66	589.28	277.90	340.22	377.41	407.39	844.77
57	185.43	232.25	270.77	312.36	597.46	273.07	335.06	372.60	406.33	848.37
58	191.72	235.79	277.42	328.32	609.40	272.57	330.62	375.43	412.41	851.31
59	206.07	253.54	285.19	330.21	612.93	283.57	337.03	377.79	409.16	848.58
60	207.98	263.42	300.94	343.94	630.08	275.40	336.11	376.70	427.99	850.93
61	213.87	274.47	313.97	365.64	660.70	286.83	354.15	400.17	444.52	874.62
62	218.90	292.94	330.93	373.95	687.55	301.81	383.09	420.43	452.55	899.07
63	226.77	304.65	339.14	388.47	702.20	307.66	404.30	443.73	470.74	928.72
64	239.12	315.50	360.73	407.86	728.19	320.81	423.97	470.13	486.05	959.08
65	257.04	332.63	374.58	423.58	740.94	330.38	450.56	492.25	509.66	981.98
66	282.68	378.60	417.96	458.97	841.20	359.35	491.28	537.61	565.04	1082.41
67	322.37	425.15	476.44	500.27	937.47	400.59	529.66	589.08	623.31	1172.86
68	365.97	483.82	528.82	583.45	1056.10	442.60	576.17	643.88	698.24	1286.31
69	405.45	538.34	607.71	660.18	1177.71	482.18	617.91	705.26	775.11	1394.42
70	454.36	621.48	671.60	762.50	1327.23	527.91	674.32	766.27	866.49	1501.38
71	494.82	671.23	756.57	864.65	1393.69	564.35	740.57	857.01	959.78	1554.71
72	535.96	714.88	819.90	931.56	1472.47	599.53	781.62	921.99	1043.22	1629.40
73	569.11	768.04	884.27	1003.60	1548.66	636.12	838.37	985.24	1116.81	1700.97
74	609.26	819.65	946.11	1077.92	1627.16	679.17	890.46	1051.56	1189.23	1781.29
75	651.97	877.33	1012.93	1155.63	1700.89	721.38	945.77	1110.86	1267.56	1863.93
76	695.91	930.77	1085.20	1239.85	1785.50	756.48	999.88	1178.52	1346.50	1960.74
77	737.77	984.81	1158.63	1325.96	1867.77	795.06	1052.15	1247.37	1424.84	2028.10
78	778.71	1037.25	1225.74	1401.19	1930.37	835.05	1103.17	1312.27	1499.73	2053.23
79	805.17	1076.06	1279.21	1462.92	1951.08	853.36	1136.32	1356.32	1553.65	2065.25
80	821.22	1095.67	1308.42	1497.77	1959.44	868.03	1159.49	1380.76	1582.87	2070.07
81	880.79	1182.90	1402.03	1608.40	2106.24	927.60	1244.59	1478.62	1693.50	2219.00
82	944.62	1255.23	1497.77	1712.65	2244.53	991.42	1319.06	1576.49	1799.88	2359.41
83	1002.06	1333.95	1587.12	1819.02	2380.69	1050.99	1399.90	1663.71	1908.38	2499.83
84	1063.76	1416.92	1684.99	1925.40	2529.61	1114.82	1485.00	1763.71	2016.88	2650.88
85	1131.84	1506.28	1791.37	2048.79	2687.05	1182.90	1574.36	1872.21	2142.41	2808.32
86	1206.30	1602.02	1908.38	2178.57	2861.50	1257.36	1670.10	1989.22	2272.18	2982.77
87	1282.89	1706.27	2027.52	2314.73	3040.22	1333.95	1774.35	2108.37	2408.34	3161.48
88	1370.12	1819.02	2157.30	2463.66	3238.07	1421.18	1887.10	2238.14	2557.27	3359.34
89	1459.47	1938.16	2297.71	2623.22	3448.70	1510.53	2006.24	2378.56	2716.83	3569.97
90	1559.47	2067.94	2453.02	2795.55	3680.60	1610.53	2136.02	2533.87	2889.16	3801.87
91	1663.71	2206.23	2618.97	2984.90	3927.39	1714.78	2274.31	2699.81	3078.51	4048.66
92	1778.60	2357.28	2795.55	3180.63	4191.20	1829.66	2425.36	2876.40	3274.24	4312.47
93	1899.87	2518.98	2982.77	3397.64	4472.03	1950.93	2587.06	3063.62	3491.25	4593.30
94	2033.90	2691.30	3187.01	3629.54	4780.52	2084.96	2759.38	3267.86	3723.15	4901.79
95	2178.57	2880.65	3410.40	3880.58	5116.67	2229.63	2948.73	3491.25	3974.19	5237.94

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

Appendix B2

Union Security Insurance Company

6073-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period

Home and Community Care at 80%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	192.14	217.89	245.92	265.82	548.30	368.87	464.32	496.87	545.08	829.61
30	201.20	227.76	249.13	269.62	567.83	374.14	469.54	503.99	551.99	829.61
31	215.26	241.90	262.09	283.69	573.47	376.17	470.75	505.17	553.91	829.61
32	216.02	241.90	275.21	297.01	565.98	377.40	472.76	507.16	555.07	829.61
33	217.58	256.84	287.57	310.51	553.81	378.21	473.97	508.35	556.99	829.61
34	218.34	270.29	292.10	323.29	547.10	379.43	474.67	509.57	558.15	829.61
35	212.68	273.26	292.10	336.30	534.81	381.47	474.67	509.57	558.22	829.61
36	213.79	266.42	280.86	332.72	527.73	381.98	474.67	509.57	558.22	829.61
37	208.39	267.53	275.80	326.82	517.99	381.98	474.67	509.57	558.22	829.61
38	208.39	262.14	271.05	321.59	511.85	381.98	474.67	509.57	558.22	829.61
39	203.25	256.50	266.01	316.40	502.39	381.98	474.67	509.57	558.22	829.61
40	209.79	263.17	280.17	335.42	533.46	386.95	470.44	507.78	562.44	877.36
41	206.06	259.37	278.64	334.02	534.36	392.46	476.09	516.76	572.33	877.36
42	208.46	255.03	277.17	332.52	536.58	398.02	480.58	525.81	581.53	877.36
43	204.86	251.53	276.07	330.50	539.05	403.62	486.31	534.95	590.42	877.36
44	207.57	254.20	281.00	335.71	554.27	405.85	488.69	543.97	600.57	877.36
45	215.80	261.28	297.99	350.08	578.41	407.86	484.76	542.29	604.72	931.07
46	215.84	258.16	296.82	348.74	614.68	413.51	490.47	551.48	608.77	931.07
47	214.67	254.84	296.55	347.78	642.15	419.20	495.75	562.76	608.77	931.07
48	211.24	251.63	295.47	346.87	678.56	422.68	495.75	563.41	608.77	931.07
49	217.87	248.82	294.57	345.66	698.31	422.68	495.75	563.41	608.77	931.07
50	232.79	274.03	323.02	387.22	698.56	427.67	496.10	568.16	608.27	1032.54
51	237.60	285.14	331.34	389.60	716.67	428.84	497.42	555.14	603.09	1056.41
52	242.40	289.86	339.73	398.55	743.87	427.54	493.31	547.64	595.77	1074.32
53	250.50	294.26	342.37	403.65	763.98	421.51	488.34	547.36	588.93	1110.13
54	254.89	302.63	350.29	411.76	790.69	411.18	488.09	547.09	586.66	1139.97
55	265.00	310.68	355.35	417.26	814.57	410.69	487.85	540.48	584.53	1163.84
56	270.61	319.28	367.03	428.09	836.57	410.23	489.59	540.30	578.72	1207.66
57	278.14	338.13	385.85	444.24	853.51	411.70	483.11	538.21	578.94	1210.34
58	287.59	345.38	402.92	460.32	871.25	406.88	486.64	543.48	580.81	1215.39
59	307.42	364.05	415.12	475.88	876.89	419.69	487.99	543.07	587.77	1217.31
60	311.98	380.85	431.25	492.25	900.11	418.46	489.20	542.71	605.53	1223.81
61	316.15	397.83	452.85	516.20	948.69	428.52	516.33	573.48	629.73	1254.08
62	325.40	418.05	472.76	530.01	988.09	442.65	548.22	605.54	641.85	1292.69
63	335.85	439.05	484.48	552.49	998.69	458.22	578.50	636.12	664.23	1326.12
64	347.56	456.03	514.53	571.55	1037.57	473.28	614.91	668.56	684.39	1367.73
65	375.67	479.22	534.73	592.48	1068.25	487.85	650.10	705.36	716.80	1406.84
66	419.65	545.54	593.51	649.08	1197.95	540.62	707.44	766.70	797.87	1535.79
67	475.88	617.26	681.90	707.57	1347.12	597.60	767.68	845.62	886.23	1679.71
68	545.69	699.22	757.67	824.57	1514.57	655.46	830.36	920.74	987.37	1851.77
69	606.50	781.80	874.19	943.55	1695.07	721.54	896.31	1013.61	1104.13	2005.02
70	678.16	898.48	968.27	1086.97	1903.36	791.87	979.30	1110.11	1230.48	2148.45
71	740.57	967.67	1088.80	1235.69	2001.92	841.52	1066.02	1231.34	1368.34	2238.62
72	794.38	1034.77	1180.40	1333.53	2110.04	897.70	1138.93	1327.15	1496.24	2341.09
73	856.73	1108.34	1272.86	1431.96	2223.08	958.79	1211.66	1416.66	1597.19	2444.05
74	916.82	1183.27	1362.05	1537.80	2332.15	1017.28	1288.82	1508.51	1698.90	2560.81
75	976.55	1263.47	1457.83	1645.31	2445.03	1075.05	1368.29	1600.54	1807.60	2687.81
76	1042.54	1351.63	1565.14	1770.45	2571.59	1136.06	1453.16	1701.13	1922.43	2825.95
77	1105.39	1437.56	1675.83	1898.94	2696.99	1191.32	1536.39	1807.67	2043.45	2927.04
78	1165.66	1513.56	1776.13	2016.47	2794.75	1246.57	1607.89	1898.70	2155.87	2973.30
79	1211.16	1572.00	1853.04	2107.06	2827.46	1286.84	1664.78	1968.71	2236.34	2991.05
80	1238.21	1599.89	1895.61	2157.30	2846.61	1308.42	1693.50	2006.24	2280.69	3008.30
81	1331.82	1719.03	2038.16	2316.86	3061.49	1402.03	1812.64	2148.79	2444.51	3225.31
82	1419.05	1836.04	2174.32	2467.91	3257.22	1493.51	1929.65	2287.08	2593.44	3425.30
83	1510.53	1944.55	2306.22	2616.84	3457.21	1582.87	2042.41	2421.11	2746.62	3631.66
84	1604.14	2067.94	2448.77	2776.40	3669.96	1680.74	2165.81	2565.78	2906.18	3844.42
85	1706.27	2199.85	2601.95	2948.73	3903.99	1782.86	2301.97	2721.09	3084.89	4082.70
86	1819.02	2340.26	2767.89	3135.95	4150.78	1895.61	2442.38	2887.03	3272.11	4329.49
87	1936.04	2489.19	2944.48	3333.81	4416.72	2012.63	2591.31	3063.62	3469.97	4595.43
88	2061.56	2650.88	3133.83	3546.56	4699.68	2138.15	2753.00	3252.97	3682.72	4878.39
89	2199.85	2827.46	3338.07	3776.34	5006.04	2276.44	2929.59	3457.21	3912.50	5184.75
90	2350.90	3018.94	3561.46	4025.25	5342.18	2427.49	3121.06	3680.60	4161.41	5520.90
91	2512.59	3225.31	3801.87	4297.58	5703.86	2589.18	3327.43	3921.01	4433.74	5882.57
92	2682.79	3442.32	4057.17	4582.66	6084.69	2759.38	3544.44	4176.31	4718.82	6263.40
93	2865.76	3674.21	4331.62	4889.02	6497.42	2942.35	3776.34	4450.76	5025.19	6676.14
94	3063.62	3929.52	4629.47	5220.92	6942.07	3140.21	4031.64	4748.61	5357.08	7120.79
95	3284.88	4206.09	4954.98	5586.85	7429.27	3361.47	4308.21	5074.12	5723.01	7607.99

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

6073-PA

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

Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period

Home and Community Care at 80%

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	168.12	192.47	224.22	241.33	489.17	328.52	401.26	448.26	491.65	728.15
30	176.05	201.19	227.15	244.79	506.59	333.22	405.78	454.68	497.87	728.15
31	188.35	213.68	238.97	257.56	511.63	335.03	406.82	455.75	499.61	728.15
32	189.01	213.68	250.92	269.66	504.95	336.12	408.56	457.54	500.65	728.15
33	190.38	226.87	262.19	281.91	494.09	336.84	409.61	458.62	502.38	728.15
34	191.05	238.75	266.33	293.51	488.09	337.93	410.21	459.72	503.43	728.15
35	186.09	241.38	266.33	305.32	477.13	339.75	410.21	459.72	503.49	728.15
36	187.07	235.34	256.08	302.08	470.82	340.20	410.21	459.72	503.49	728.15
37	182.34	236.32	251.47	296.72	462.13	340.20	410.21	459.72	503.49	728.15
38	182.34	231.56	247.14	291.97	456.65	340.20	410.21	459.72	503.49	728.15
39	177.85	226.57	242.54	287.25	448.21	340.20	410.21	459.72	503.49	728.15
40	185.11	233.93	249.47	294.52	475.26	347.11	420.63	450.78	505.68	781.86
41	181.82	230.55	248.11	293.28	476.07	352.06	425.68	458.75	514.57	781.86
42	183.94	226.69	246.80	291.97	478.04	357.05	429.70	466.79	522.85	781.86
43	180.76	223.58	245.82	290.20	480.24	362.07	434.82	474.90	530.84	781.86
44	183.15	225.95	250.21	294.77	493.81	364.07	436.95	482.91	539.96	781.86
45	191.82	237.52	259.78	317.52	504.25	367.65	441.19	479.72	542.16	829.61
46	191.86	234.69	258.77	316.30	535.88	372.74	446.38	487.85	545.79	829.61
47	190.81	231.67	258.53	315.43	559.83	377.87	451.19	497.83	545.79	829.61
48	187.77	228.75	257.59	314.60	591.56	381.01	451.19	498.40	545.79	829.61
49	193.66	226.20	256.81	313.50	608.78	381.01	451.19	498.40	545.79	829.61
50	205.63	244.41	292.97	339.31	622.75	374.21	441.53	509.39	538.08	919.14
51	210.77	248.58	297.83	342.85	635.84	372.01	434.64	493.98	539.13	937.04
52	215.89	257.25	302.80	352.11	663.01	376.64	436.93	488.80	533.99	966.89
53	227.37	258.38	302.73	358.38	677.90	372.49	433.57	485.56	529.19	984.79
54	232.06	270.58	310.97	366.84	699.25	373.37	434.84	486.78	524.69	1008.66
55	234.71	278.91	319.82	369.68	718.11	365.06	436.04	478.12	520.47	1038.51
56	240.95	284.94	328.95	381.72	752.39	366.12	435.65	480.71	514.00	1076.78
57	246.05	297.15	341.85	395.65	763.14	365.49	428.56	481.75	514.21	1080.26
58	253.35	312.17	359.98	412.94	776.03	367.37	430.92	486.27	518.95	1086.89
59	270.26	328.30	370.75	420.85	773.99	370.53	435.33	482.35	519.57	1075.88
60	276.23	342.76	387.82	438.60	801.53	368.39	435.95	485.25	538.95	1089.95
61	285.15	354.65	401.53	460.89	847.05	380.14	460.07	510.46	561.82	1119.88
62	286.94	375.33	419.57	468.18	881.05	392.35	485.47	539.65	567.90	1149.55
63	295.66	391.26	433.18	492.06	889.46	405.85	516.05	567.85	592.03	1179.25
64	308.64	398.67	455.81	510.51	924.38	422.45	540.47	595.29	611.76	1217.61
65	336.12	425.66	475.01	530.82	945.96	435.36	572.86	624.32	640.49	1250.53
66	378.85	485.92	526.64	581.19	1066.52	483.38	628.83	681.18	712.69	1364.24
67	423.69	547.97	601.50	632.94	1201.38	528.64	683.87	750.60	791.70	1495.40
68	480.34	623.00	671.08	732.29	1346.74	577.75	742.24	817.72	879.71	1648.90
69	539.48	699.51	776.70	837.68	1501.58	645.22	801.25	902.08	980.75	1779.84
70	606.95	802.60	860.68	970.16	1689.98	708.51	874.25	988.94	1095.19	1911.61
71	657.54	858.64	970.38	1103.18	1776.35	751.35	949.78	1096.71	1219.18	1992.10
72	711.43	917.26	1049.60	1189.97	1878.54	801.51	1011.31	1180.40	1336.72	2082.63
73	758.82	989.71	1129.05	1269.80	1980.43	848.16	1083.15	1260.62	1416.66	2176.40
74	817.23	1055.11	1215.59	1367.91	2074.87	905.55	1148.22	1344.47	1511.44	2278.86
75	867.42	1127.19	1301.13	1466.23	2176.14	957.16	1217.19	1427.05	1606.13	2393.34
76	927.89	1197.86	1391.83	1575.81	2288.13	1013.10	1287.84	1514.48	1709.12	2512.94
77	983.70	1273.85	1493.29	1691.04	2397.92	1064.32	1363.99	1609.91	1822.88	2606.38
78	1038.28	1346.73	1581.45	1792.95	2487.30	1109.40	1430.03	1689.60	1917.93	2644.88
79	1079.61	1399.10	1653.44	1873.45	2518.42	1148.40	1478.80	1755.51	1991.39	2662.54
80	1104.18	1423.31	1687.12	1916.89	2531.74	1163.75	1506.28	1782.86	2027.52	2678.54
81	1185.02	1531.81	1816.90	2061.56	2723.22	1248.85	1614.78	1914.76	2172.19	2867.89
82	1263.74	1633.93	1936.04	2197.72	2901.93	1329.70	1719.03	2033.90	2310.48	3050.85
83	1342.46	1731.80	2053.05	2329.63	3076.38	1408.41	1819.02	2153.04	2446.64	3231.69
84	1425.43	1838.17	2176.45	2470.04	3265.73	1493.51	1927.53	2278.57	2587.06	3421.04
85	1519.04	1955.18	2316.86	2625.35	3474.23	1589.25	2046.67	2421.11	2744.49	3633.79
86	1619.04	2082.83	2463.66	2791.30	3695.49	1689.25	2174.32	2567.91	2910.44	3855.05
87	1723.29	2214.74	2621.10	2967.88	3929.52	1793.49	2306.22	2725.34	3087.02	4089.08
88	1836.04	2357.28	2789.17	3155.10	4182.69	1906.25	2448.77	2893.42	3274.24	4342.25
89	1957.31	2514.72	2972.14	3359.34	4457.14	2027.52	2606.20	3076.38	3478.48	4616.70
90	2091.35	2684.92	3172.12	3582.73	4754.99	2161.55	2776.40	3276.37	3701.87	4914.55
91	2236.02	2867.89	3384.87	3823.14	5076.25	2306.22	2959.37	3489.12	3942.28	5235.81
92	2389.20	3063.62	3610.39	4078.44	5416.65	2459.40	3155.10	3714.64	4197.58	5576.21
93	2553.02	3267.86	3855.05	4350.76	5780.45	2623.22	3359.34	3959.30	4469.90	5940.02
94	2727.47	3495.50	4118.86	4646.49	6178.30	2797.68	3586.99	4223.11	4765.63	6337.86
95	2921.08	3742.29	4410.33	4972.00	6614.44	2991.28	3833.78	4514.58	5091.14	6774.00

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

6073-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	152.11	174.31	198.91	216.85	451.54	293.94	366.87	399.66	448.89	668.46
30	159.29	182.21	201.50	219.95	467.62	298.14	371.00	405.38	454.58	668.46
31	170.41	193.52	211.99	231.43	472.27	299.76	371.95	406.34	456.16	668.46
32	171.01	193.52	222.59	242.30	466.10	300.74	373.54	407.93	457.11	668.46
33	172.25	205.47	232.59	253.31	456.08	301.39	374.50	408.89	458.70	668.46
34	172.85	216.23	236.26	263.73	450.55	302.36	375.05	409.87	459.65	668.46
35	168.37	218.61	236.26	274.35	440.43	303.99	375.05	409.87	459.71	668.46
36	169.25	213.14	227.16	271.43	434.60	304.39	375.05	409.87	459.71	668.46
37	164.97	214.02	223.08	266.62	426.58	304.39	375.05	409.87	459.71	668.46
38	164.97	209.71	219.23	262.35	421.52	304.39	375.05	409.87	459.71	668.46
39	160.91	205.20	215.16	258.11	413.73	304.39	375.05	409.87	459.71	668.46
40	164.54	213.04	222.60	269.97	431.62	312.97	376.35	409.33	454.08	710.24
41	161.61	209.97	221.39	268.84	432.35	317.43	380.87	416.57	462.07	710.24
42	163.50	206.45	220.22	267.64	434.14	321.93	384.47	423.87	469.49	710.24
43	160.67	203.62	219.35	266.02	436.14	326.46	389.05	431.24	476.67	710.24
44	162.80	205.78	223.26	270.20	448.46	328.26	390.95	438.51	484.86	710.24
45	175.84	213.77	236.86	284.95	464.70	338.93	392.16	438.00	495.24	757.99
46	175.87	211.22	235.94	283.86	493.85	343.62	396.78	445.43	498.56	757.99
47	174.91	208.50	235.72	283.08	515.92	348.35	401.06	454.54	498.56	757.99
48	172.12	205.88	234.86	282.33	545.16	351.24	401.06	455.06	498.56	757.99
49	177.53	203.58	234.15	281.35	561.03	351.24	401.06	455.06	498.56	757.99
50	190.12	222.19	262.92	315.36	563.18	347.48	401.84	455.51	491.29	835.58
51	195.44	230.31	264.32	315.58	581.96	341.01	405.66	451.64	493.44	853.49
52	196.95	235.51	269.57	321.16	603.72	346.10	399.34	443.54	481.03	877.36
53	208.11	236.84	281.10	324.43	618.72	338.19	397.06	445.83	477.97	895.26
54	209.24	245.66	285.95	333.15	640.08	335.56	394.91	443.71	475.11	919.14
55	215.78	247.13	291.39	333.07	653.80	328.55	392.87	440.70	468.43	943.01
56	222.42	254.05	301.25	346.04	678.73	335.25	390.01	437.01	472.12	981.59
57	224.65	276.66	314.77	357.47	692.85	331.88	389.60	440.35	467.46	984.11
58	229.38	282.28	326.96	375.71	704.62	331.82	393.77	439.79	474.27	985.16
59	243.23	299.04	332.73	382.00	711.35	336.51	396.71	438.50	470.86	984.96
60	250.23	311.03	353.69	400.74	724.37	336.20	396.02	443.74	491.40	989.56
61	260.36	320.73	368.32	417.88	770.81	345.58	417.04	463.19	509.34	1018.08
62	260.32	338.71	381.16	429.90	802.83	355.46	445.84	492.59	517.62	1051.15
63	272.69	358.41	393.29	446.02	807.53	373.12	470.03	515.10	537.16	1071.26
64	280.83	367.12	416.66	463.35	837.60	384.34	495.17	540.34	555.89	1105.02
65	307.88	383.37	434.30	482.56	856.04	398.31	524.58	570.29	580.53	1138.30
66	338.05	438.22	479.27	526.87	968.88	435.68	573.16	620.08	647.38	1241.70
67	386.85	503.88	550.88	574.90	1091.09	482.67	623.53	680.93	720.80	1357.17
68	444.39	566.66	615.42	669.78	1223.93	530.45	671.06	743.68	802.82	1497.82
69	489.22	637.78	705.20	762.94	1366.99	582.78	729.95	823.35	895.33	1623.94
70	545.92	731.57	782.44	882.55	1540.61	635.58	796.31	897.25	998.55	1742.44
71	601.09	780.27	881.57	1003.79	1619.26	684.57	863.44	998.20	1108.94	1813.16
72	641.24	842.18	957.08	1075.12	1707.76	724.57	925.18	1078.31	1209.11	1891.60
73	694.56	896.04	1031.14	1159.64	1794.88	774.41	985.24	1150.47	1291.21	1979.19
74	741.07	959.73	1101.36	1241.95	1891.11	823.23	1045.70	1215.59	1376.70	2076.51
75	791.87	1024.97	1183.61	1331.91	1982.29	870.15	1108.06	1298.34	1463.43	2177.19
76	842.56	1087.24	1269.18	1429.16	2083.57	919.54	1173.19	1378.50	1557.14	2291.47
77	900.03	1161.30	1356.38	1541.46	2183.14	970.33	1242.30	1462.87	1658.09	2367.94
78	946.95	1223.42	1439.65	1634.32	2263.02	1010.73	1300.25	1538.19	1744.88	2409.23
79	982.09	1269.43	1501.48	1707.88	2292.41	1044.00	1347.25	1594.47	1812.21	2425.92
80	1002.06	1293.53	1538.19	1746.69	2304.10	1057.37	1367.99	1625.42	1846.68	2436.00
81	1078.65	1391.39	1650.95	1876.47	2478.55	1133.96	1467.98	1740.31	1976.46	2612.59
82	1148.86	1485.00	1761.58	1999.86	2638.12	1208.43	1561.59	1853.06	2101.98	2776.40
83	1221.19	1576.49	1867.96	2119.00	2801.93	1280.76	1655.20	1961.57	2225.38	2942.35
84	1299.91	1674.35	1982.84	2246.65	2970.01	1359.48	1753.07	2078.58	2355.16	3112.55
85	1385.01	1780.73	2106.24	2389.20	3161.48	1446.71	1863.70	2204.10	2497.70	3308.28
86	1472.24	1895.61	2240.27	2538.12	3361.47	1533.94	1978.59	2338.14	2646.63	3508.27
87	1567.98	2016.88	2382.81	2699.81	3574.22	1629.67	2099.86	2480.68	2808.32	3721.02
88	1672.23	2148.79	2536.00	2870.01	3803.99	1733.92	2231.76	2633.86	2978.52	3950.79
89	1782.86	2289.20	2699.81	3055.11	4055.04	1844.55	2372.18	2797.68	3163.61	4201.84
90	1906.25	2442.38	2882.78	3259.35	4327.36	1967.95	2525.36	2980.65	3367.85	4474.16
91	2033.90	2612.59	3076.38	3478.48	4618.83	2095.60	2695.56	3174.25	3586.99	4765.63
92	2172.19	2787.04	3282.75	3710.38	4927.32	2233.89	2870.01	3380.62	3818.89	5074.12
93	2323.24	2976.39	3506.14	3959.30	5259.21	2384.94	3059.36	3604.01	4067.80	5406.01
94	2484.93	3180.63	3746.55	4227.37	5620.89	2546.63	3263.60	3844.42	4335.87	5767.69
95	2659.39	3404.02	4010.36	4525.22	6016.61	2721.09	3486.99	4108.23	4633.72	6163.40

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

Appendix B2

Union Security Insurance Company

6073-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	140.10	159.78	188.06	199.36	419.29	270.89	343.94	372.65	411.49	620.72
30	146.71	167.03	190.51	202.22	434.22	274.76	347.81	377.99	416.70	620.72
31	156.96	177.39	200.42	212.77	438.54	276.25	348.70	378.88	418.15	620.72
32	157.51	177.39	210.45	222.76	432.81	277.15	350.20	380.37	419.02	620.72
33	158.65	188.35	219.90	232.89	423.50	277.75	351.09	381.26	420.47	620.72
34	159.21	198.21	223.37	242.46	418.37	278.65	351.61	382.18	421.35	620.72
35	155.08	200.39	223.37	252.22	408.97	280.14	351.61	382.18	421.40	620.72
36	155.89	195.38	214.77	249.54	403.56	280.52	351.61	382.18	421.40	620.72
37	151.95	196.19	210.91	245.11	396.11	280.52	351.61	382.18	421.40	620.72
38	151.95	192.24	207.28	241.19	391.41	280.52	351.61	382.18	421.40	620.72
39	148.20	188.10	203.42	237.30	384.18	280.52	351.61	382.18	421.40	620.72
40	152.20	200.51	211.09	249.52	402.52	278.83	354.21	383.43	423.12	656.53
41	149.49	197.62	209.94	248.48	403.20	282.80	358.47	390.20	430.56	656.53
42	151.24	194.31	208.83	247.36	404.87	286.81	361.85	397.04	437.48	656.53
43	148.62	191.64	208.00	245.86	406.74	290.85	366.16	403.94	444.17	656.53
44	150.59	193.67	211.72	249.73	418.22	292.45	367.96	410.75	451.80	656.53
45	155.86	201.90	221.58	260.53	430.10	310.21	370.38	406.72	453.54	698.31
46	155.89	199.49	220.71	259.53	457.07	314.50	374.74	413.61	456.58	698.31
47	155.04	196.92	220.51	258.81	477.50	318.83	378.78	422.07	456.58	698.31
48	152.56	194.44	219.71	258.13	504.57	321.48	378.78	422.56	456.58	698.31
49	157.35	192.27	219.04	257.23	519.25	321.48	378.78	422.56	456.58	698.31
50	170.72	207.38	240.39	287.42	519.86	315.40	372.08	421.22	453.86	769.93
51	172.45	212.03	249.43	292.20	533.46	315.17	371.85	418.71	452.32	787.83
52	181.80	217.39	251.10	301.81	549.81	315.56	371.16	407.34	454.55	805.74
53	188.84	222.49	255.88	301.79	564.92	313.68	369.68	410.52	443.83	823.64
54	194.02	227.86	260.93	310.69	586.29	307.20	372.72	409.24	442.06	847.52
55	196.85	233.01	262.96	311.11	605.57	301.17	366.97	399.13	436.40	871.39
56	203.88	236.88	280.47	317.50	631.37	304.37	365.11	409.20	430.24	910.21
57	210.39	249.33	287.69	333.18	642.64	306.68	358.44	402.71	431.50	916.24
58	215.69	259.04	300.54	345.24	647.49	304.17	364.05	404.03	436.47	904.85
59	222.97	276.29	307.38	359.34	662.14	302.48	365.11	404.77	441.64	914.25
60	227.48	291.98	319.56	372.34	672.94	307.59	372.72	402.24	456.53	913.07
61	235.56	302.22	341.15	390.22	711.52	317.93	390.56	428.53	472.30	948.66
62	236.65	314.30	354.57	394.57	741.07	325.28	409.51	451.80	479.17	970.64
63	249.73	331.53	364.79	417.24	749.02	337.12	443.74	477.87	502.51	997.83
64	261.37	341.31	383.10	430.05	777.24	352.57	459.57	503.71	516.78	1025.80
65	279.63	360.82	404.44	445.03	798.49	364.35	489.18	531.27	536.92	1058.14
66	311.82	408.41	445.83	491.56	897.53	400.69	530.58	577.32	604.79	1151.84
67	353.07	466.09	509.19	536.20	1016.25	439.99	583.30	633.42	667.63	1265.02
68	401.92	530.21	572.12	622.15	1133.88	483.15	630.39	688.95	747.45	1389.91
69	449.01	596.64	656.45	710.00	1274.45	537.68	679.02	764.31	828.89	1511.35
70	505.23	678.30	727.02	814.41	1425.38	590.43	742.10	835.03	927.69	1615.57
71	551.27	729.16	822.36	930.91	1506.48	624.46	803.66	929.25	1031.12	1685.92
72	593.39	783.42	893.27	1008.12	1586.32	666.86	861.37	1001.74	1129.35	1764.24
73	633.37	842.97	954.64	1080.09	1677.12	709.88	920.98	1067.85	1202.48	1841.84
74	682.49	900.12	1028.13	1159.94	1757.46	755.61	981.26	1139.44	1285.89	1930.56
75	727.52	959.67	1102.47	1245.17	1847.84	799.97	1040.91	1208.80	1365.49	2029.96
76	778.57	1025.19	1181.19	1335.84	1940.38	844.69	1101.20	1285.18	1453.16	2132.01
77	823.97	1089.68	1267.65	1434.98	2036.33	889.05	1166.24	1363.99	1546.53	2214.46
78	867.63	1148.47	1338.70	1521.36	2111.81	931.31	1220.94	1432.44	1627.11	2246.27
79	904.97	1192.08	1399.42	1589.94	2135.58	960.03	1263.33	1487.87	1687.46	2258.22
80	919.09	1214.81	1431.82	1623.29	2148.79	972.27	1285.02	1512.66	1716.90	2272.18
81	989.29	1306.29	1540.32	1748.82	2306.22	1042.48	1376.50	1623.29	1842.43	2431.75
82	1059.50	1393.52	1638.18	1859.45	2459.40	1112.69	1465.86	1721.16	1955.18	2587.06
83	1121.20	1478.62	1740.31	1974.33	2608.33	1176.51	1553.08	1829.66	2072.20	2740.24
84	1191.41	1567.98	1844.55	2093.47	2767.89	1248.85	1646.69	1933.91	2193.47	2901.93
85	1268.00	1667.97	1963.69	2223.25	2944.48	1325.44	1748.82	2053.05	2325.37	3080.64
86	1353.10	1776.47	2087.09	2363.67	3131.70	1410.54	1857.32	2176.45	2465.79	3267.86
87	1440.33	1887.10	2221.12	2512.59	3331.68	1497.77	1967.95	2310.48	2614.71	3467.85
88	1533.94	2010.50	2363.67	2672.16	3544.44	1591.38	2091.35	2453.02	2774.28	3680.60
89	1636.06	2142.41	2516.85	2846.61	3776.34	1693.50	2223.25	2606.20	2948.73	3912.50
90	1748.82	2289.20	2687.05	3035.96	4029.51	1806.26	2370.05	2776.40	3138.08	4165.67
91	1867.96	2444.51	2865.76	3238.07	4301.83	1925.40	2525.36	2955.12	3340.20	4437.99
92	1993.48	2608.33	3059.36	3455.08	4589.05	2050.92	2689.18	3148.72	3557.20	4725.21
93	2131.77	2787.04	3265.73	3686.98	4899.66	2189.21	2867.89	3355.09	3789.10	5035.82
94	2280.69	2978.52	3489.12	3935.90	5235.81	2338.14	3059.36	3578.48	4038.02	5371.97
95	2442.38	3189.14	3733.78	4212.48	5603.87	2499.83	3269.99	3823.14	4314.60	5740.03

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

Appendix B2

Union Security Insurance Company

6073-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	160.12	185.20	209.75	223.85	467.67	316.99	389.80	421.26	464.93	704.27
30	167.67	193.60	212.49	227.05	484.32	321.53	394.18	427.29	470.82	704.27
31	179.38	205.61	223.55	238.90	489.14	323.28	395.20	428.30	472.46	704.27
32	180.01	205.61	234.73	250.12	482.75	324.32	396.89	429.98	473.44	704.27
33	181.32	218.31	245.28	261.49	472.37	325.02	397.90	430.99	475.08	704.27
34	181.95	229.74	249.14	272.24	466.64	326.08	398.49	432.02	476.07	704.27
35	177.23	232.28	249.14	283.20	456.16	327.83	398.49	432.02	476.13	704.27
36	178.16	226.46	239.55	280.19	450.12	328.26	398.49	432.02	476.13	704.27
37	173.66	227.40	235.24	275.22	441.81	328.26	398.49	432.02	476.13	704.27
38	173.66	222.82	231.19	270.81	436.57	328.26	398.49	432.02	476.13	704.27
39	169.38	218.02	226.89	266.44	428.51	328.26	398.49	432.02	476.13	704.27
40	180.99	221.39	241.79	282.25	451.02	335.73	392.95	435.24	474.72	746.05
41	177.78	218.20	240.47	281.06	451.78	340.52	397.67	442.93	483.07	746.05
42	179.85	214.55	239.20	279.81	453.65	345.34	401.43	450.70	490.83	746.05
43	176.74	211.61	238.25	278.11	455.74	350.20	406.21	458.53	498.34	746.05
44	179.08	213.85	242.51	282.49	468.61	352.14	408.20	466.26	506.90	746.05
45	179.84	221.69	248.32	297.16	489.42	350.42	413.95	458.86	516.09	793.80
46	179.87	219.05	247.35	296.02	520.12	355.27	418.83	466.64	519.55	793.80
47	178.89	216.22	247.12	295.21	543.36	360.15	423.34	476.18	519.55	793.80
48	176.03	213.50	246.23	294.43	574.16	363.15	423.34	476.73	519.55	793.80
49	181.56	211.12	245.48	293.41	590.87	363.15	423.34	476.73	519.55	793.80
50	197.88	233.30	274.19	331.33	595.67	358.17	421.69	484.90	519.37	877.36
51	199.28	237.62	282.94	331.16	614.29	356.51	420.15	470.46	511.71	901.23
52	204.53	242.76	295.41	340.51	630.67	356.28	418.14	470.70	507.51	913.17
53	211.96	247.61	291.91	343.29	651.00	352.89	415.32	463.49	499.31	943.01
54	216.84	256.34	296.67	348.13	666.98	345.01	417.09	460.94	495.77	960.92
55	230.93	261.25	302.05	351.37	696.67	351.37	410.14	457.33	496.45	996.73
56	233.54	274.65	315.10	363.88	710.29	352.89	414.90	460.84	494.96	1029.19
57	235.35	286.90	328.31	378.30	733.02	352.89	412.98	459.17	489.04	1035.01
58	239.65	295.57	340.17	396.01	737.95	347.62	416.06	461.24	494.89	1028.00
59	260.13	312.04	354.91	401.43	742.67	355.41	414.26	462.12	496.84	1035.47
60	263.23	323.72	369.20	419.67	762.95	354.08	412.66	459.71	513.59	1037.37
61	272.76	336.15	386.43	442.46	808.93	366.32	436.90	488.40	534.04	1068.98
62	278.07	360.07	401.85	447.57	839.88	378.94	468.96	514.55	544.24	1100.35
63	284.18	373.34	416.08	471.92	850.45	389.49	493.04	539.93	566.04	1127.42
64	294.73	387.20	436.24	485.54	882.88	403.40	521.06	570.87	583.82	1167.57
65	319.18	408.74	453.30	504.01	902.80	413.75	556.77	597.30	607.78	1194.41
66	361.36	462.07	504.34	551.31	1013.94	461.12	596.08	653.68	681.46	1307.06
67	402.20	522.78	580.66	602.54	1150.17	505.66	653.70	718.93	753.29	1428.38
68	460.73	593.17	643.25	699.55	1285.33	554.10	704.96	782.31	839.73	1575.52
69	516.03	661.79	740.95	803.42	1442.70	614.00	760.50	862.72	936.46	1706.22
70	579.82	767.09	824.82	924.73	1617.43	673.78	836.98	943.10	1046.87	1831.26
71	624.33	827.97	927.62	1050.17	1703.85	711.28	909.93	1047.46	1167.30	1904.62
72	676.34	878.09	1004.93	1132.55	1795.05	763.04	963.46	1129.35	1272.92	1988.99
73	728.22	942.87	1080.09	1214.72	1887.66	811.29	1031.14	1205.54	1352.41	2077.79
74	779.15	1007.42	1159.94	1309.33	1988.00	864.39	1095.50	1282.96	1444.07	2179.34
75	831.05	1073.24	1239.58	1401.87	2079.21	915.06	1164.03	1359.90	1536.18	2286.83
76	885.23	1146.60	1330.50	1501.15	2185.85	964.98	1231.85	1445.16	1631.80	2403.68
77	940.60	1220.14	1424.84	1614.99	2294.61	1016.05	1303.14	1536.39	1739.21	2485.79
78	990.21	1286.29	1509.35	1716.04	2376.42	1061.27	1367.55	1615.10	1831.41	2529.56
79	1034.25	1335.40	1576.33	1789.53	2405.42	1096.20	1413.03	1673.86	1898.40	2545.38
80	1053.12	1361.61	1612.65	1831.79	2421.11	1112.69	1440.33	1706.27	1938.16	2559.40
81	1129.71	1463.73	1733.92	1970.08	2601.95	1191.41	1542.45	1827.53	2076.45	2740.24
82	1208.43	1559.47	1848.81	2097.73	2772.15	1268.00	1640.31	1946.67	2204.10	2914.69
83	1285.02	1650.95	1961.57	2223.25	2940.22	1346.72	1736.05	2057.30	2333.88	3087.02
84	1361.61	1761.58	2080.71	2361.54	3118.93	1429.69	1844.55	2180.70	2472.17	3269.99
85	1448.84	1870.08	2210.49	2506.21	3318.92	1514.79	1953.06	2310.48	2623.22	3467.85
86	1544.57	1989.22	2355.16	2665.77	3529.54	1610.53	2072.20	2455.15	2782.79	3678.47
87	1644.57	2119.00	2501.96	2831.72	3755.06	1710.52	2201.98	2601.95	2948.73	3903.99
88	1753.07	2255.16	2663.65	3012.56	3995.47	1819.02	2338.14	2763.64	3129.57	4144.39
89	1870.08	2404.09	2835.97	3208.29	4255.03	1936.04	2487.06	2935.97	3325.30	4403.95
90	1995.61	2567.91	3027.45	3421.04	4544.37	2061.56	2650.88	3127.44	3538.05	4693.29
91	2133.90	2742.36	3231.69	3650.81	4850.73	2199.85	2825.34	3331.68	3767.83	4999.65
92	2278.57	2927.46	3448.70	3893.35	5171.98	2344.52	3010.43	3548.69	4010.36	5320.91
93	2433.87	3125.32	3682.72	4152.90	5523.02	2499.83	3208.29	3782.72	4269.92	5671.95
94	2601.95	3340.20	3933.77	4435.86	5901.72	2667.90	3423.17	4033.76	4552.88	6050.65
95	2789.17	3576.35	4212.48	4748.61	6316.59	2855.12	3659.32	4312.47	4865.62	6465.51

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

Appendix B2

Union Security Insurance Company

6073-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	140.10	159.78	191.67	206.36	424.67	270.89	343.94	378.05	416.83	620.72
30	146.71	167.03	194.18	209.31	439.79	274.76	347.81	383.47	422.11	620.72
31	156.96	177.39	204.28	220.23	444.16	276.25	348.70	384.37	423.58	620.72
32	157.51	177.39	214.50	230.58	438.36	277.15	350.20	385.88	424.46	620.72
33	158.65	188.35	224.13	241.06	428.93	277.75	351.09	386.78	425.93	620.72
34	159.21	198.21	227.67	250.97	423.73	278.65	351.61	387.71	426.82	620.72
35	155.08	200.39	227.67	261.07	414.21	280.14	351.61	387.71	426.88	620.72
36	155.89	195.38	218.90	258.30	408.73	280.52	351.61	387.71	426.88	620.72
37	151.95	196.19	214.96	253.72	401.19	280.52	351.61	387.71	426.88	620.72
38	151.95	192.24	211.26	249.65	396.43	280.52	351.61	387.71	426.88	620.72
39	148.20	188.10	207.33	245.62	389.10	280.52	351.61	387.71	426.88	620.72
40	156.31	200.51	211.09	253.61	402.52	290.21	359.75	383.43	433.44	662.50
41	153.53	197.62	209.94	252.55	403.20	294.35	364.07	390.20	441.06	662.50
42	155.33	194.31	208.83	251.42	404.87	298.52	367.50	397.04	448.15	662.50
43	152.64	191.64	208.00	249.89	406.74	302.72	371.88	403.94	455.00	662.50
44	154.66	193.67	211.72	253.83	418.22	304.39	373.71	410.75	462.82	662.50
45	159.85	201.90	221.58	264.60	430.10	315.95	370.38	406.72	458.75	704.27
46	159.88	199.49	220.71	263.58	457.07	320.32	374.74	413.61	461.83	704.27
47	159.01	196.92	220.51	262.86	477.50	324.73	378.78	422.07	461.83	704.27
48	156.47	194.44	219.71	262.17	504.57	327.43	378.78	422.56	461.83	704.27
49	161.39	192.27	219.04	261.25	519.25	327.43	378.78	422.56	461.83	704.27
50	170.72	207.38	244.14	287.42	525.27	320.75	377.04	431.02	458.54	781.86
51	176.28	212.03	249.43	292.20	538.85	320.34	371.85	418.71	456.89	799.77
52	185.59	224.64	254.79	305.68	560.59	325.74	380.55	416.39	454.55	817.67
53	192.69	226.08	255.88	305.57	581.06	318.58	374.24	410.52	448.10	841.55
54	197.82	227.86	260.93	310.69	602.43	316.66	368.28	409.24	442.06	859.45
55	196.85	233.01	277.17	314.77	616.29	305.74	366.97	407.44	440.40	883.33
56	203.88	240.31	283.93	324.64	636.63	308.78	369.26	413.17	437.85	916.15
57	213.95	249.33	291.08	336.65	652.69	310.88	362.33	410.24	438.70	921.89
58	215.69	269.00	307.14	348.63	652.25	308.12	367.77	411.18	439.91	915.56
59	229.72	279.54	316.88	359.34	662.14	313.82	368.63	411.52	441.64	919.30
60	230.73	291.98	328.87	372.34	681.51	314.74	372.72	411.82	456.53	927.42
61	241.76	302.22	344.16	393.29	719.99	324.85	390.56	434.83	481.56	953.29
62	245.53	317.35	354.57	397.51	749.30	331.99	412.82	454.94	485.08	975.11
63	252.60	331.53	370.49	420.12	756.82	346.94	437.17	487.18	502.51	1006.47
64	264.15	341.31	383.10	432.83	781.01	362.10	459.57	503.71	519.57	1029.97
65	285.28	360.82	404.44	447.71	798.49	370.52	489.18	531.27	539.64	1062.15
66	320.56	411.39	448.62	494.28	905.04	410.23	530.58	583.43	607.63	1160.01
67	356.14	462.94	515.15	536.20	1020.19	446.56	579.95	642.92	670.58	1269.21
68	411.72	530.21	569.03	625.13	1142.06	493.28	630.39	692.17	750.53	1398.54
69	462.41	593.21	662.95	710.00	1282.87	551.56	679.02	770.87	832.05	1515.68
70	515.40	678.30	730.28	820.90	1433.92	604.32	742.10	838.31	930.91	1628.26
71	557.92	732.57	825.64	940.85	1510.51	637.82	806.98	932.53	1037.60	1693.88
72	602.96	783.42	896.47	1011.31	1597.71	679.68	861.37	1004.93	1132.55	1771.74
73	645.61	842.97	954.64	1080.09	1684.26	719.09	920.98	1067.85	1199.42	1845.36
74	694.21	900.12	1033.99	1159.94	1767.49	770.31	978.33	1145.29	1285.89	1940.51
75	738.71	953.99	1102.47	1247.97	1847.84	816.81	1032.51	1208.80	1368.29	2029.96
76	786.57	1019.80	1183.86	1341.17	1949.15	858.06	1095.87	1287.84	1455.82	2137.92
77	836.65	1082.01	1270.18	1437.51	2036.33	904.29	1161.17	1366.53	1549.07	2214.46
78	879.65	1143.64	1341.11	1523.77	2114.33	943.35	1216.13	1434.84	1629.52	2248.78
79	918.58	1189.80	1403.95	1594.47	2142.50	975.91	1258.79	1492.41	1694.27	2265.11
80	938.23	1208.43	1436.07	1627.55	2153.04	989.29	1278.64	1516.92	1721.16	2274.31
81	1006.31	1302.04	1544.57	1753.07	2314.73	1061.63	1372.25	1629.67	1846.68	2440.26
82	1074.39	1389.27	1646.69	1867.96	2467.91	1129.71	1461.60	1729.67	1963.69	2595.57
83	1142.47	1472.24	1746.69	1980.71	2616.84	1195.66	1544.57	1831.79	2078.58	2748.75
84	1210.55	1565.85	1848.81	2099.86	2776.40	1268.00	1640.31	1938.16	2197.72	2908.31
85	1289.27	1661.59	1967.95	2231.76	2952.99	1350.97	1742.43	2057.30	2333.88	3089.15
86	1374.37	1767.96	2093.47	2372.18	3140.21	1436.07	1848.81	2182.83	2474.30	3276.37
87	1463.73	1882.85	2227.51	2523.23	3340.20	1525.43	1963.69	2316.86	2625.35	3476.36
88	1559.47	2001.99	2370.05	2682.79	3555.07	1621.16	2082.83	2459.40	2784.91	3691.23
89	1661.59	2136.02	2525.36	2855.12	3789.10	1723.29	2216.87	2614.71	2957.24	3925.26
90	1776.47	2280.69	2695.56	3044.47	4042.27	1838.17	2361.54	2784.91	3146.59	4178.44
91	1899.87	2438.13	2876.40	3250.84	4316.72	1961.57	2518.98	2965.75	3352.96	4452.88
92	2029.65	2601.95	3067.87	3465.72	4603.94	2091.35	2682.79	3157.23	3567.84	4740.10
93	2167.94	2778.53	3276.37	3697.62	4914.55	2229.63	2859.38	3365.73	3799.74	5050.72
94	2316.86	2972.14	3499.76	3950.79	5252.83	2378.56	3052.98	3589.11	4052.91	5388.99
95	2482.81	3180.63	3746.55	4227.37	5620.89	2544.51	3261.48	3835.91	4329.49	5757.05

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

Appendix B2

Union Security Insurance Company

6073-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	132.10	145.26	169.97	185.37	381.66	253.60	315.28	340.25	379.42	572.97
30	138.33	151.84	172.19	188.03	395.25	257.22	318.83	345.12	384.23	572.97
31	147.99	161.27	181.15	197.84	399.18	258.62	319.65	345.93	385.57	572.97
32	148.51	161.27	190.22	207.13	393.97	259.46	321.01	347.29	386.37	572.97
33	149.59	171.23	198.76	216.54	385.50	260.02	321.83	348.11	387.71	572.97
34	150.11	180.19	201.89	225.45	380.82	260.86	322.31	348.94	388.51	572.97
35	146.21	182.18	201.89	234.52	372.27	262.26	322.31	348.94	388.57	572.97
36	146.98	177.61	194.12	232.03	367.34	262.61	322.31	348.94	388.57	572.97
37	143.27	178.35	190.63	227.91	360.56	262.61	322.31	348.94	388.57	572.97
38	143.27	174.76	187.35	224.26	356.28	262.61	322.31	348.94	388.57	572.97
39	139.74	171.00	183.86	220.64	349.70	262.61	322.31	348.94	388.57	572.97
40	139.86	183.80	191.90	229.07	368.57	261.76	326.54	347.16	387.00	602.81
41	137.37	181.15	190.85	228.11	369.20	265.49	330.46	353.29	393.81	602.81
42	138.98	178.12	189.84	227.09	370.73	269.25	333.58	359.48	400.14	602.81
43	136.57	175.67	189.09	225.71	372.43	273.04	337.56	365.73	406.25	602.81
44	138.38	177.54	192.47	229.26	382.95	274.55	339.21	371.90	413.23	602.81
45	147.86	178.14	202.48	248.32	400.44	281.48	337.70	370.22	422.26	644.59
46	147.89	176.02	201.69	247.36	425.55	285.38	341.68	376.49	425.09	644.59
47	147.09	173.75	201.50	246.68	444.57	289.30	345.36	384.19	425.09	644.59
48	144.74	171.56	200.77	246.03	469.77	291.71	345.36	384.64	425.09	644.59
49	149.28	169.65	200.16	245.17	483.44	291.71	345.36	384.64	425.09	644.59
50	162.96	188.86	229.12	263.47	481.95	304.71	337.35	391.84	416.43	710.24
51	168.62	193.75	230.82	264.93	495.74	299.67	338.05	385.78	415.77	728.15
52	166.65	199.28	232.64	270.86	512.08	295.21	333.57	380.18	406.01	746.05
53	173.42	200.96	234.25	275.39	521.88	289.17	333.17	375.21	405.42	763.96
54	175.00	213.62	239.48	284.49	543.26	288.30	337.22	374.78	404.88	787.83
55	185.50	215.36	245.19	289.15	551.98	282.92	341.06	374.18	404.37	799.77
56	189.05	216.28	252.77	292.53	584.02	286.72	336.07	369.47	399.78	838.82
57	188.99	232.25	270.77	305.42	592.44	281.47	335.06	372.60	395.55	842.71
58	198.57	235.79	277.42	318.17	599.88	284.42	330.62	375.43	402.10	840.60
59	209.45	253.54	285.19	323.73	603.98	283.57	337.03	374.42	402.67	838.48
60	214.48	263.42	300.94	337.63	625.79	282.55	336.11	376.70	415.31	841.37
61	216.97	274.47	310.96	359.50	656.46	290.29	354.15	393.87	435.26	865.36
62	221.86	289.89	322.07	362.18	683.43	308.52	379.79	417.29	437.76	890.12
63	229.64	301.66	336.29	379.84	690.50	314.21	397.72	440.63	456.30	920.08
64	241.90	309.76	355.14	393.98	713.09	327.16	420.73	460.97	472.09	938.23
65	262.69	329.81	366.44	410.18	730.15	339.65	447.34	483.24	490.58	969.96
66	288.51	375.62	409.61	448.11	822.42	372.07	491.28	528.45	550.84	1053.81
67	328.51	425.15	470.48	486.45	925.65	410.44	526.31	579.58	611.50	1151.92
68	372.51	480.50	522.64	571.54	1043.82	445.98	569.39	634.22	685.93	1273.36
69	415.50	538.34	601.21	647.72	1165.09	496.06	617.91	701.98	759.29	1381.43
70	464.54	621.48	665.07	749.52	1310.16	541.80	677.71	759.72	850.38	1480.23
71	508.10	664.42	753.28	851.40	1377.58	581.05	737.25	850.44	943.57	1542.78
72	542.35	714.88	813.52	915.61	1449.70	615.56	781.62	915.61	1027.27	1606.92
73	593.59	761.79	878.15	988.30	1527.25	660.71	835.31	976.06	1101.51	1683.37
74	629.76	816.67	934.40	1057.42	1607.11	696.81	890.46	1033.99	1168.73	1764.70
75	671.55	871.65	1004.53	1133.25	1685.26	738.22	940.17	1102.47	1242.37	1848.26
76	714.58	925.37	1077.20	1215.85	1773.81	777.86	997.21	1170.52	1322.50	1951.88
77	763.12	989.92	1156.10	1308.21	1854.18	825.54	1057.22	1247.37	1409.63	2014.40
78	805.15	1039.67	1223.34	1386.77	1920.29	859.12	1105.57	1309.86	1482.91	2045.71
79	834.66	1082.88	1276.94	1449.31	1948.78	887.40	1145.39	1354.05	1540.04	2062.95
80	851.01	1099.92	1308.42	1485.00	1961.57	897.81	1163.75	1380.76	1570.10	2072.20
81	919.09	1185.02	1404.16	1595.63	2110.49	965.89	1246.72	1478.62	1680.74	2221.12
82	976.53	1261.62	1497.77	1699.88	2244.53	1025.46	1327.57	1576.49	1789.24	2361.54
83	1038.23	1338.21	1587.12	1799.88	2380.69	1087.16	1406.29	1665.84	1891.36	2499.83
84	1104.18	1423.31	1684.99	1908.38	2525.36	1155.24	1489.26	1765.84	1999.86	2646.63
85	1176.51	1514.79	1791.37	2029.65	2687.05	1231.83	1585.00	1872.21	2121.13	2810.44
86	1250.98	1610.53	1906.25	2157.30	2857.25	1306.29	1680.74	1987.10	2248.78	2980.65
87	1333.95	1712.65	2027.52	2295.59	3038.09	1389.27	1782.86	2108.37	2387.07	3161.48
88	1421.18	1825.41	2157.30	2440.26	3235.95	1476.49	1895.61	2238.14	2531.74	3359.34
89	1514.79	1944.55	2295.59	2597.69	3448.70	1570.10	2014.75	2376.43	2689.18	3572.09
90	1619.04	2076.45	2453.02	2770.02	3676.34	1674.35	2146.66	2533.87	2861.50	3799.74
91	1729.67	2219.00	2616.84	2957.24	3927.39	1784.98	2289.20	2697.69	3048.73	4050.78
92	1846.68	2367.92	2793.42	3152.97	4189.07	1902.00	2438.13	2874.27	3244.46	4312.47
93	1974.33	2529.61	2982.77	3363.60	4469.90	2029.65	2599.82	3063.62	3455.08	4593.30
94	2110.49	2701.94	3184.89	3593.37	4776.27	2165.81	2772.15	3265.73	3684.85	4899.66
95	2259.42	2893.42	3410.40	3846.54	5114.54	2314.73	2963.63	3491.25	3938.03	5237.94

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

Appendix B2

Union Security Insurance Company

6073-PA

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

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

Age	3.2% Simple Inflation					3.2% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	120.09	134.36	159.12	171.38	349.41	236.30	286.62	324.05	347.36	525.22
30	125.75	140.45	161.20	173.83	361.85	239.68	289.84	328.69	351.76	525.22
31	134.54	149.17	169.59	182.90	365.45	240.99	290.59	329.46	352.98	525.22
32	135.01	149.17	178.07	191.50	360.68	241.77	291.83	330.75	353.72	525.22
33	135.99	158.38	186.07	200.20	352.92	242.29	292.58	331.53	354.95	525.22
34	136.46	166.68	189.01	208.43	348.64	243.07	293.01	332.33	355.68	525.22
35	132.92	168.51	189.01	216.82	340.81	244.38	293.01	332.33	355.73	525.22
36	133.62	164.29	181.73	214.52	336.30	244.71	293.01	332.33	355.73	525.22
37	130.24	164.98	178.46	210.71	330.09	244.71	293.01	332.33	355.73	525.22
38	130.24	161.65	175.39	207.34	326.18	244.71	293.01	332.33	355.73	525.22
39	127.03	158.17	172.12	203.99	320.15	244.71	293.01	332.33	355.73	525.22
40	131.63	167.09	180.39	212.71	339.47	244.69	304.40	326.43	356.04	555.06
41	129.29	164.68	179.40	211.82	340.05	248.17	308.06	332.20	362.30	555.06
42	130.80	161.92	178.45	210.87	341.46	251.69	310.97	338.02	368.13	555.06
43	128.54	159.70	177.75	209.59	343.03	255.23	314.67	343.90	373.75	555.06
44	130.24	161.40	180.92	212.89	352.72	256.64	316.21	349.69	380.17	555.06
45	131.88	174.18	191.02	219.82	360.89	258.51	321.36	344.14	385.77	590.87
46	131.90	172.11	190.27	218.97	383.52	262.08	325.14	349.98	388.35	590.87
47	131.18	169.89	190.10	218.37	400.66	265.69	328.64	357.14	388.35	590.87
48	129.09	167.75	189.41	217.80	423.37	267.90	328.64	357.55	388.35	590.87
49	133.14	165.88	188.83	217.04	435.70	267.90	328.64	357.55	388.35	590.87
50	143.56	177.75	202.83	247.50	444.05	261.95	317.50	357.55	388.35	656.53
51	145.63	182.78	212.20	249.34	452.63	263.51	318.73	357.55	388.35	668.46
52	151.50	184.78	214.18	251.51	468.96	264.67	314.78	348.50	383.94	686.37
53	161.86	190.19	223.44	252.75	484.22	274.47	310.35	357.55	375.55	698.31
54	167.39	192.26	225.18	262.03	494.85	269.39	310.60	353.24	375.96	716.21
55	166.57	197.71	223.87	263.53	514.47	260.10	306.52	340.92	372.34	740.08
56	170.52	205.98	235.46	271.13	531.40	264.67	311.18	345.63	361.70	773.38
57	178.30	215.18	243.69	284.59	547.25	260.47	303.89	342.50	370.37	780.50
58	181.45	219.18	260.90	294.47	557.03	256.77	312.05	346.82	371.17	771.00
59	189.18	230.78	263.01	304.31	563.71	257.11	308.94	340.68	373.44	782.92
60	194.99	244.38	273.02	312.39	570.07	257.51	312.82	344.78	383.61	779.22
61	201.47	259.05	289.82	328.77	605.64	266.10	330.98	365.51	398.21	805.21
62	201.15	268.53	298.43	338.62	629.91	274.98	346.77	382.78	408.18	827.50
63	212.41	283.74	310.64	351.06	639.79	291.30	378.00	406.50	424.53	850.96
64	219.66	286.81	329.97	366.24	660.27	298.58	388.36	430.44	438.57	875.68
65	240.09	304.44	344.72	378.01	679.80	308.77	411.94	453.23	455.15	897.81
66	265.19	348.79	378.95	415.52	762.33	340.27	448.70	488.74	511.09	980.29
67	300.88	396.81	431.77	456.05	862.63	374.32	496.14	538.41	570.14	1072.33
68	343.10	447.37	488.62	529.87	970.14	408.82	535.50	589.15	636.72	1191.35
69	378.64	507.48	555.71	604.12	1080.97	454.43	577.17	646.22	702.34	1286.16
70	427.24	575.31	619.43	691.12	1216.27	500.13	630.27	710.60	785.96	1374.50
71	471.57	616.72	697.36	791.77	1280.91	530.96	684.11	784.77	878.72	1431.45
72	504.06	665.91	759.28	858.18	1351.03	567.47	733.76	848.61	963.46	1502.04
73	535.46	718.08	813.89	914.86	1427.34	602.32	780.24	908.75	1021.96	1570.67
74	579.97	766.00	872.88	987.12	1493.51	640.94	831.88	966.62	1092.57	1641.97
75	618.39	814.87	934.58	1060.49	1572.70	682.08	884.21	1026.92	1161.23	1726.09
76	661.25	874.11	1002.54	1135.86	1654.00	716.38	935.89	1093.20	1234.52	1816.05
77	699.74	925.97	1077.50	1219.48	1731.83	754.42	991.30	1158.63	1313.28	1880.10
78	737.85	979.22	1141.62	1293.04	1794.29	791.74	1038.28	1220.94	1384.37	1907.83
79	766.62	1012.36	1190.75	1351.79	1815.02	812.50	1072.81	1265.60	1435.71	1920.52
80	782.92	1033.97	1216.94	1380.76	1825.41	829.73	1093.54	1287.15	1459.47	1929.65
81	842.50	1112.69	1310.55	1485.00	1961.57	885.05	1170.13	1378.63	1565.85	2067.94
82	897.81	1185.02	1391.39	1582.87	2091.35	944.62	1248.85	1465.86	1663.71	2199.85
83	951.00	1255.23	1480.75	1678.61	2219.00	999.93	1319.06	1555.21	1761.58	2329.63
84	1012.70	1333.95	1567.98	1778.60	2348.77	1063.76	1399.90	1642.44	1865.83	2465.79
85	1080.78	1421.18	1667.97	1891.36	2504.08	1129.71	1485.00	1744.56	1978.59	2618.97
86	1153.11	1512.66	1774.35	2010.50	2661.52	1202.04	1576.49	1850.94	2097.73	2776.40
87	1225.45	1606.27	1887.10	2136.02	2831.72	1274.38	1670.10	1963.69	2223.25	2946.61
88	1304.17	1712.65	2008.37	2272.18	3010.43	1353.10	1776.47	2084.96	2359.41	3125.32
89	1391.39	1823.28	2140.28	2418.98	3208.29	1440.33	1887.10	2216.87	2506.21	3323.17
90	1487.13	1948.80	2284.95	2578.55	3425.30	1536.06	2012.63	2361.54	2665.77	3540.18
91	1589.25	2080.71	2436.00	2750.87	3657.19	1638.18	2144.53	2512.59	2838.10	3772.08
92	1695.63	2219.00	2599.82	2935.97	3899.73	1744.56	2282.82	2676.41	3023.20	4014.62
93	1814.77	2372.18	2776.40	3133.83	4163.54	1863.70	2436.00	2852.99	3221.05	4278.43
94	1938.16	2536.00	2965.75	3346.58	4450.76	1987.10	2599.82	3042.34	3433.81	4565.64
95	2076.45	2712.58	3174.25	3580.60	4761.37	2125.39	2776.40	3250.84	3667.83	4876.26

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

Appendix B1

Union Security Insurance Company

7060-PA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per $10 of Nursing Facility Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 80%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	30.09	28.56	29.00	30.82	51.31	65.38	79.59	93.80	108.02	147.63	157.52	195.54	228.13	260.72	342.20
30	32.88	31.45	32.85	33.17	64.72	70.38	79.59	93.80	108.02	157.55	157.52	195.54	228.13	260.72	342.20
31	34.27	32.83	35.20	35.66	65.83	75.44	80.68	96.40	108.02	167.47	157.52	195.54	228.13	260.72	342.20
32	35.66	35.01	38.00	38.56	65.83	75.44	80.68	101.25	108.02	172.43	157.52	195.54	228.13	260.72	342.20
33	36.50	36.35	40.17	41.57	67.43	80.51	85.46	106.10	110.36	182.37	157.52	195.54	228.13	260.72	342.20
34	37.89	38.47	42.30	44.23	67.43	80.51	90.24	110.96	115.19	192.31	157.52	195.54	228.13	260.72	342.20
35	39.29	39.79	44.94	47.09	69.92	85.58	95.03	110.96	120.03	197.28	157.52	195.54	228.13	260.72	342.20
36	40.20	42.43	47.03	49.67	72.20	90.66	99.82	115.83	124.86	207.24	157.52	195.54	228.13	260.72	342.20
37	40.84	44.54	49.65	52.99	76.08	95.74	104.61	125.56	129.70	217.21	157.52	195.54	228.13	260.72	342.20
38	41.72	45.87	53.05	55.81	76.08	95.74	109.41	130.43	134.54	227.18	157.52	195.54	228.13	260.72	342.20
39	42.39	46.42	53.79	59.09	76.66	100.83	114.21	135.31	144.24	242.16	157.52	195.54	228.13	260.72	342.20
40	41.47	46.39	53.78	59.89	79.62	101.49	115.33	136.34	145.54	255.93	168.38	206.40	244.43	277.02	363.92
41	44.17	48.79	55.06	60.41	83.61	106.84	120.47	141.66	150.89	266.71	168.38	206.40	244.43	277.02	363.92
42	50.51	51.29	58.05	63.38	85.95	107.31	125.65	147.03	161.07	277.55	168.38	206.40	244.43	277.02	363.92
43	53.52	54.41	65.28	65.00	93.39	112.73	130.88	157.25	166.53	287.88	168.38	206.40	244.43	277.02	363.92
44	57.21	59.05	69.62	69.60	107.76	118.21	136.16	162.74	172.03	287.88	168.38	206.40	244.43	277.02	363.92
45	59.95	58.31	70.37	73.63	106.66	130.48	144.99	162.91	184.44	298.74	184.68	217.27	260.72	293.31	380.22
46	63.77	63.87	75.43	83.34	113.83	131.06	155.40	173.03	190.12	298.74	184.68	217.27	260.72	293.31	380.22
47	67.76	67.49	78.60	86.66	121.05	136.97	160.96	178.49	200.79	298.74	184.68	217.27	260.72	293.31	380.22
48	71.17	71.52	83.32	91.49	128.81	141.22	166.57	188.76	211.56	298.74	184.68	217.27	260.72	293.31	380.22
49	74.71	74.14	87.08	94.41	139.01	141.22	168.38	194.33	217.42	298.74	184.68	217.27	260.72	293.31	380.22
50	70.82	72.58	85.49	90.64	137.98	147.31	178.50	211.44	225.86	331.33	195.54	238.99	282.45	320.47	429.10
51	76.06	76.94	91.88	98.46	152.72	154.93	184.81	222.81	242.20	347.63	206.40	249.86	298.74	342.20	445.40
52	79.67	81.98	97.09	104.65	172.53	168.38	204.64	235.95	262.06	369.35	217.27	266.15	309.61	353.06	467.13
53	85.08	87.80	103.42	116.27	187.48	173.81	217.27	251.05	278.80	385.65	222.70	277.02	320.47	369.35	488.85
54	90.54	90.60	110.69	123.56	211.55	184.68	222.32	266.92	290.61	407.38	233.56	287.88	342.20	385.65	505.15
55	95.06	99.63	121.11	132.04	218.95	190.11	238.99	275.70	306.07	423.67	238.99	298.74	353.06	396.51	526.87
56	101.64	102.19	125.49	137.64	236.01	211.84	236.15	282.89	319.99	450.83	255.29	309.61	369.35	418.24	548.60
57	104.76	108.56	138.43	147.00	253.91	217.27	247.92	299.65	328.11	477.99	271.58	325.90	391.08	439.97	586.62
58	109.08	122.17	143.05	156.47	267.84	227.47	253.84	293.41	337.83	505.15	282.45	353.06	407.38	461.66	613.78
59	112.48	126.17	153.61	164.26	278.16	230.36	263.92	293.96	336.04	537.74	298.74	369.35	432.39	463.72	657.23
60	120.82	134.53	161.38	176.75	299.58	233.69	268.43	308.93	341.62	575.76	320.47	391.85	434.48	468.82	695.26
61	126.01	144.06	171.09	189.42	318.31	232.65	272.83	314.01	352.13	581.69	328.10	395.81	437.91	471.70	729.65
62	139.32	157.28	185.56	203.41	341.33	240.02	297.69	331.76	359.29	595.08	337.59	404.31	452.39	481.12	756.96
63	147.78	169.91	198.44	219.34	357.81	247.13	304.68	338.08	378.88	603.34	338.76	416.21	463.73	491.24	776.71
64	160.13	182.74	211.56	233.73	387.76	251.14	309.51	358.08	382.56	621.94	350.86	436.50	471.48	493.30	796.87
65	177.70	205.67	224.17	253.01	414.96	274.33	336.70	373.00	397.38	648.49	356.72	449.51	489.83	504.13	825.95
66	197.99	226.98	248.99	286.16	454.89	299.44	374.67	406.38	438.83	707.73	387.85	484.69	524.36	555.86	849.28
67	224.55	256.67	289.80	322.61	507.10	334.72	419.30	465.32	495.04	732.76	407.09	500.72	579.74	618.96	875.24
68	251.35	287.66	322.67	356.36	557.49	351.09	428.25	509.27	560.28	763.90	420.53	509.27	601.86	680.47	906.65
69	275.35	319.51	360.22	394.97	611.30	361.44	449.06	525.73	598.75	788.59	427.15	525.73	620.65	704.62	930.98
70	303.94	338.08	390.59	429.09	645.57	375.97	462.20	544.98	624.31	817.47	441.50	541.53	638.11	727.79	955.44
71	325.42	361.69	407.65	463.06	671.00	390.37	474.95	562.78	640.85	845.79	448.92	556.27	653.86	741.70	979.17
72	342.44	383.96	427.18	490.71	693.18	398.10	489.97	575.71	652.27	863.57	459.34	566.52	661.46	750.26	992.18
73	350.66	401.42	444.27	522.52	710.49	408.52	500.58	589.76	667.44	883.20	466.06	569.62	673.19	759.50	1009.79
74	352.62	426.21	463.47	554.55	730.41	420.70	515.08	604.08	682.28	906.11	477.33	579.81	682.28	771.28	1024.77
75	348.40	424.12	482.13	552.53	750.58	431.24	529.59	620.38	701.08	933.09	486.72	592.64	696.03	789.34	1044.05
76	349.01	420.51	492.58	549.39	749.87	446.90	548.04	646.82	726.80	966.71	498.64	609.19	717.39	811.47	1077.26
77	349.28	420.00	490.78	548.70	746.41	463.72	568.71	671.52	756.68	1004.00	505.07	621.25	739.33	831.20	1108.64
78	362.14	439.31	510.60	573.97	773.78	467.06	575.94	680.47	772.36	1021.43	501.92	623.63	736.06	837.49	1102.83
79	371.44	449.73	526.23	588.16	792.51	466.77	574.94	678.89	771.02	1017.81	503.58	620.84	733.26	833.98	1099.36
80	373.71	452.12	530.53	593.92	795.79	465.46	572.24	679.01	767.43	1016.01	502.17	618.95	732.40	829.16	1097.76
81	407.07	492.16	575.57	645.64	864.19	500.50	613.94	725.72	822.49	1087.75	537.20	660.66	780.78	885.88	1169.50
82	435.43	528.86	620.62	695.69	930.93	530.53	650.65	770.77	870.87	1154.48	567.23	697.36	824.15	934.26	1237.90
83	468.80	567.23	665.66	745.74	999.33	563.89	687.35	814.14	922.59	1222.88	598.93	734.06	869.20	982.65	1304.63
84	502.17	608.94	714.04	800.80	1071.07	595.59	730.73	862.53	974.30	1292.95	632.30	775.77	915.91	1037.70	1374.70

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1

Union Security Insurance Company

7060-PA

Premiums to be used only with those

that have not previously elected a landing spot option

Preferred rates per $10 of Nursing Facility Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 80%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	25.80	23.52	24.65	26.62	44.23	56.85	68.22	79.59	90.96	126.54	135.79	168.38	195.54	222.70	293.31
30	28.19	25.90	27.92	28.64	55.80	61.20	68.22	79.59	90.96	135.04	135.79	168.38	195.54	222.70	293.31
31	29.38	27.04	29.92	30.80	56.75	65.60	69.16	81.79	90.96	143.54	135.79	168.38	195.54	222.70	293.31
32	30.57	28.83	32.30	33.30	56.75	65.60	69.16	85.91	90.96	147.80	135.79	168.38	195.54	222.70	293.31
33	31.28	29.93	34.14	35.90	58.13	70.01	73.25	90.03	92.94	156.31	135.79	168.38	195.54	222.70	293.31
34	32.48	31.68	35.96	38.20	58.13	70.01	77.35	94.15	97.01	164.84	135.79	168.38	195.54	222.70	293.31
35	33.67	32.77	38.20	40.67	60.28	74.42	81.45	94.15	101.08	169.10	135.79	168.38	195.54	222.70	293.31
36	34.46	34.94	39.98	42.89	62.24	78.84	85.56	98.28	105.15	177.64	135.79	168.38	195.54	222.70	293.31
37	35.01	36.68	42.20	45.77	65.59	83.26	89.67	106.53	109.22	186.18	135.79	168.38	195.54	222.70	293.31
38	35.76	37.77	45.09	48.20	65.59	83.26	93.78	110.67	113.30	194.73	135.79	168.38	195.54	222.70	293.31
39	36.33	38.23	45.72	51.03	66.09	87.68	97.89	114.80	121.46	207.57	135.79	168.38	195.54	222.70	293.31
40	35.94	38.66	46.10	52.08	67.18	84.57	99.42	116.29	123.15	217.30	141.22	173.81	206.40	233.56	309.61
41	38.28	40.66	47.19	52.53	70.55	89.03	103.85	120.83	127.68	226.45	141.22	173.81	206.40	233.56	309.61
42	43.78	42.75	49.75	55.11	72.52	89.42	108.32	125.41	136.29	235.66	141.22	173.81	206.40	233.56	309.61
43	46.38	45.34	55.95	56.52	78.80	93.95	112.83	134.13	140.91	244.43	141.22	173.81	206.40	233.56	309.61
44	49.58	49.21	59.67	60.52	90.92	98.51	117.38	138.80	145.57	244.43	141.22	173.81	206.40	233.56	309.61
45	52.45	49.11	60.78	61.85	90.50	110.41	121.61	140.29	158.09	255.29	157.52	184.68	222.70	249.86	325.90
46	55.80	53.79	65.14	70.01	96.58	110.90	130.33	149.00	162.96	255.29	157.52	184.68	222.70	249.86	325.90
47	59.29	56.84	67.88	72.79	102.71	115.90	135.00	153.70	172.11	255.29	157.52	184.68	222.70	249.86	325.90
48	62.28	60.22	71.96	76.85	109.29	119.50	139.70	162.55	181.34	255.29	157.52	184.68	222.70	249.86	325.90
49	65.37	62.43	75.20	79.31	117.95	119.50	141.22	167.34	186.36	255.29	157.52	184.68	222.70	249.86	325.90
50	58.32	62.21	71.24	77.21	115.60	126.27	152.25	180.50	191.49	282.45	168.38	200.97	238.99	271.58	363.92
51	63.39	66.45	77.74	84.88	129.22	133.56	159.14	191.72	207.60	293.31	173.81	211.84	255.29	293.31	380.22
52	67.09	71.29	82.71	90.70	147.28	141.22	173.16	199.25	221.74	315.04	184.68	228.13	260.72	298.74	396.51
53	72.32	73.17	88.65	98.65	161.32	146.66	184.68	213.66	238.25	325.90	190.11	233.56	271.58	315.04	418.24
54	77.61	76.10	95.93	105.91	178.64	157.52	190.56	229.55	244.72	347.63	200.97	244.43	293.31	325.90	429.10
55	82.10	84.87	102.18	113.70	186.34	162.95	200.97	232.45	259.38	358.49	200.97	255.29	298.74	336.76	445.40
56	84.70	87.59	107.04	115.91	202.97	179.25	200.21	241.75	273.54	385.65	217.27	260.72	315.04	353.06	467.13
57	88.00	94.09	115.98	125.49	216.98	184.68	212.51	253.94	278.40	407.38	233.56	277.02	331.33	374.79	499.72
58	92.92	104.20	121.04	131.57	226.99	195.73	214.79	250.12	285.49	429.10	238.99	298.74	347.63	391.87	521.44
59	96.96	108.65	131.66	139.79	238.43	194.52	226.22	248.74	286.76	456.26	255.29	315.04	367.53	392.38	559.46
60	101.94	113.83	136.27	149.02	255.53	199.61	228.17	261.07	290.38	488.85	271.58	332.80	368.03	397.06	592.05
61	107.48	122.98	146.14	161.87	269.68	196.16	233.86	267.95	298.90	493.40	280.47	334.92	371.27	403.01	617.81
62	116.72	132.26	156.45	171.85	288.13	205.73	254.55	282.00	304.01	505.82	287.94	345.86	383.15	407.43	642.11
63	125.05	144.60	169.58	187.50	305.45	210.06	258.77	286.97	321.47	514.48	287.00	355.42	393.07	416.93	662.20
64	137.26	157.16	179.28	198.31	330.48	211.90	261.90	303.59	324.27	527.98	297.57	372.85	399.91	419.50	678.29
65	150.66	176.28	189.14	214.35	350.79	231.83	285.81	317.60	338.63	549.71	302.16	380.36	417.56	427.41	704.09
66	170.27	193.49	213.42	243.23	386.23	256.10	318.27	346.73	372.13	600.50	328.18	411.77	444.31	471.19	720.60
67	192.47	218.36	245.21	274.95	429.08	286.32	358.24	395.53	419.16	622.84	346.02	427.44	494.60	524.60	744.97
68	214.27	244.90	273.90	301.25	475.38	297.07	362.66	432.11	478.11	648.16	358.80	432.11	513.13	577.25	771.62
69	234.26	272.75	307.69	335.91	521.53	306.68	383.34	445.41	507.47	671.76	361.44	445.41	529.38	598.75	792.24
70	259.36	289.25	331.63	364.73	548.12	320.78	393.21	462.20	531.18	693.30	375.97	458.75	541.53	617.41	810.57
71	278.37	307.97	345.46	392.90	571.87	331.81	403.38	478.20	543.26	718.93	380.61	471.69	556.27	631.09	832.78
72	290.33	325.16	364.26	416.25	589.56	339.91	416.47	489.97	554.28	734.95	391.97	480.78	563.46	636.96	842.13
73	299.09	342.68	379.03	444.14	604.25	348.10	425.78	500.58	566.75	750.87	397.01	483.32	572.50	644.42	857.31
74	299.57	360.88	393.52	469.96	619.92	358.67	436.88	512.39	579.81	771.28	404.52	493.51	579.81	655.31	871.06
75	296.28	360.36	408.58	468.81	638.13	365.67	451.41	527.07	595.16	794.39	413.59	504.37	592.64	670.82	887.70
76	295.69	357.31	419.42	466.37	638.13	381.04	465.71	550.39	618.60	820.88	423.38	517.46	609.19	689.16	914.96
77	297.86	357.86	417.91	467.26	635.42	393.72	483.41	570.90	642.96	853.07	429.53	527.84	627.77	707.18	942.45
78	308.71	374.01	433.42	488.86	657.82	397.50	489.95	578.40	656.00	869.22	427.42	530.87	625.25	712.46	936.52
79	314.99	382.36	447.93	500.75	673.54	396.21	487.88	577.24	654.64	865.41	427.77	526.99	623.09	709.15	935.09
80	316.98	383.72	450.45	505.50	675.67	395.39	487.15	577.24	652.32	864.19	427.09	525.52	622.29	704.03	932.60
81	345.34	418.75	488.82	548.88	734.06	425.42	522.19	617.28	699.03	924.25	457.12	562.23	663.99	752.42	994.32
82	370.37	448.78	527.19	590.59	790.79	450.45	553.88	655.65	740.74	980.98	482.15	592.26	700.70	794.12	1052.71
83	398.73	482.15	565.56	633.96	849.18	478.81	583.91	692.36	784.11	1039.37	508.84	623.95	739.07	835.83	1109.44
84	427.09	517.18	607.27	680.68	910.91	505.50	620.62	732.40	827.49	1099.43	537.20	658.99	779.11	882.55	1167.83

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1

Union Security Insurance Company

7060-PA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per $10 of Nursing Facility Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	34.39	30.24	30.45	33.62	58.39	73.91	85.28	99.49	116.54	162.70	173.81	211.84	244.43	282.45	374.79
30	37.58	33.30	34.49	36.18	73.65	79.56	85.28	99.49	116.54	173.62	173.81	211.84	244.43	282.45	374.79
31	39.17	34.76	36.96	38.90	74.92	85.28	86.45	102.24	116.54	184.56	173.81	211.84	244.43	282.45	374.79
32	40.76	37.07	39.90	42.06	74.92	85.28	86.45	107.38	116.54	190.03	173.81	211.84	244.43	282.45	374.79
33	41.71	38.48	42.18	45.35	76.73	91.01	91.57	112.53	119.08	200.97	173.81	211.84	244.43	282.45	374.79
34	43.30	40.73	44.42	48.25	76.73	91.01	96.69	117.69	124.29	211.93	173.81	211.84	244.43	282.45	374.79
35	44.90	42.13	47.18	51.37	79.57	96.75	101.82	117.69	129.50	217.42	173.81	211.84	244.43	282.45	374.79
36	45.94	44.93	49.38	54.18	82.15	102.49	106.95	122.84	134.72	228.39	173.81	211.84	244.43	282.45	374.79
37	46.68	47.16	52.13	57.81	86.58	108.23	112.08	133.17	139.94	239.37	173.81	211.84	244.43	282.45	374.79
38	47.68	48.56	55.70	60.88	86.58	108.23	117.22	138.34	145.17	250.36	173.81	211.84	244.43	282.45	374.79
39	48.45	49.15	56.48	64.46	87.24	113.98	122.37	143.51	155.62	266.87	173.81	211.84	244.43	282.45	374.79
40	44.23	51.54	58.91	67.70	87.08	109.94	127.26	156.39	164.20	280.08	184.68	228.13	271.58	304.17	407.38
41	47.11	54.21	60.30	68.29	91.45	115.74	132.93	162.49	170.24	291.88	184.68	228.13	271.58	304.17	407.38
42	53.88	56.99	63.58	71.64	94.01	116.25	138.65	168.65	181.72	303.74	184.68	228.13	271.58	304.17	407.38
43	57.09	60.46	71.50	73.48	102.15	122.13	144.42	180.38	187.88	315.04	184.68	228.13	271.58	304.17	407.38
44	61.03	65.62	76.25	78.67	117.86	128.06	150.24	186.67	194.09	315.04	184.68	228.13	271.58	304.17	407.38
45	63.69	64.45	76.77	79.52	116.35	140.52	159.03	181.01	202.01	325.90	195.54	238.99	282.45	320.47	423.67
46	67.76	70.60	82.29	90.01	124.17	141.14	170.44	192.25	208.23	325.90	195.54	238.99	282.45	320.47	423.67
47	72.00	74.60	85.74	93.59	132.06	147.50	176.54	198.32	219.91	325.90	195.54	238.99	282.45	320.47	423.67
48	75.62	79.04	90.90	98.81	140.52	152.09	182.69	209.74	231.71	325.90	195.54	238.99	282.45	320.47	423.67
49	79.38	81.94	94.99	101.97	151.65	152.09	184.68	215.93	238.13	325.90	195.54	238.99	282.45	320.47	423.67
50	79.15	79.49	92.62	100.71	149.16	163.09	199.50	226.91	255.32	363.92	217.27	271.58	309.61	358.49	472.56
51	84.52	83.94	98.94	112.04	164.47	170.96	205.34	243.54	271.86	380.22	228.13	277.02	331.33	374.79	488.85
52	88.06	89.11	104.28	118.60	189.36	184.68	220.38	256.93	287.26	407.38	233.56	287.88	342.20	385.65	516.01
53	93.59	98.78	118.20	126.84	204.92	190.11	244.43	283.10	304.15	423.67	244.43	304.17	358.49	407.38	532.31
54	99.16	101.47	121.76	134.15	230.35	206.40	243.49	288.27	316.10	445.40	260.72	315.04	369.35	423.67	559.46
55	103.70	107.01	132.46	143.04	237.58	211.84	260.72	308.13	332.01	461.69	266.15	325.90	385.65	439.97	575.76
56	110.10	116.79	136.56	152.13	264.33	228.13	261.82	308.61	356.12	494.28	282.45	347.63	401.94	461.69	608.35
57	117.34	123.04	149.65	161.34	276.99	238.99	273.22	325.04	362.91	521.44	298.74	363.92	429.10	488.85	646.37
58	121.20	132.95	157.72	170.69	290.54	248.62	283.13	331.89	366.38	554.03	315.04	385.65	450.83	504.61	673.53
59	127.99	140.19	168.24	185.23	304.65	255.95	292.20	325.62	367.41	586.62	331.33	407.38	475.63	509.58	722.41
60	132.14	144.88	175.72	197.54	330.42	262.90	290.80	335.04	380.05	630.08	353.06	429.42	480.49	516.66	765.87
61	140.84	158.11	192.48	206.64	353.68	264.59	303.15	351.69	384.89	644.01	370.43	431.33	480.74	522.08	804.22
62	150.61	171.57	207.39	224.45	376.79	261.45	323.57	369.08	398.77	659.54	367.38	448.15	498.55	528.79	845.71
63	162.94	184.37	216.48	240.57	392.72	271.84	333.90	369.53	413.32	659.47	376.39	458.30	503.48	544.90	856.38
64	175.38	204.67	233.07	262.06	431.82	278.60	345.23	397.00	426.28	684.58	381.95	481.97	521.99	547.68	882.25
65	193.15	224.03	245.18	281.12	453.47	297.52	368.02	406.23	435.39	712.91	390.30	492.73	538.01	555.27	902.68
66	221.75	249.30	277.45	311.19	502.10	334.90	414.96	451.12	480.96	776.36	430.47	531.87	580.40	607.40	935.07
67	244.60	283.48	319.52	355.60	559.11	371.01	455.94	515.73	545.63	810.10	447.80	549.57	640.55	679.34	968.87
68	276.07	314.88	356.44	393.10	613.67	389.67	474.54	555.56	620.05	837.21	459.11	563.28	663.59	749.28	995.39
69	304.12	346.78	393.99	439.26	675.43	397.95	489.22	580.49	660.81	872.56	470.97	576.84	682.72	777.64	1025.90
70	332.30	375.65	431.12	468.43	710.53	413.91	507.04	600.17	682.95	903.70	482.89	596.72	700.20	796.77	1055.47
71	356.79	393.92	445.65	508.67	735.81	426.15	520.49	618.08	702.66	923.87	494.46	608.32	715.67	813.26	1073.51
72	375.94	422.01	470.23	541.47	761.07	437.91	535.90	630.83	719.64	949.31	502.22	618.58	725.76	823.76	1090.18
73	385.04	440.59	490.87	574.77	780.21	451.67	552.36	647.30	733.61	969.51	514.96	630.04	739.36	840.05	1107.60
74	390.07	466.66	507.20	610.95	800.99	463.84	563.62	663.40	752.40	995.11	523.17	639.13	752.40	849.48	1127.25
75	386.81	465.70	531.16	608.34	823.67	479.15	580.03	683.42	771.69	1023.88	537.16	653.16	766.65	867.52	1149.97
76	385.37	461.83	541.35	605.55	826.84	493.94	602.14	707.98	802.06	1065.50	548.04	667.99	787.95	891.44	1185.45
77	385.71	462.86	540.07	602.29	820.39	511.84	625.59	737.14	833.22	1104.62	554.72	684.24	813.70	913.89	1215.79
78	399.74	482.85	564.04	629.39	851.76	512.77	633.94	748.52	850.60	1123.58	554.86	684.81	811.25	920.84	1215.69
79	407.85	493.43	577.21	648.25	871.21	513.81	629.35	746.05	849.22	1119.41	554.12	680.40	807.31	917.19	1209.48
80	412.08	497.16	583.91	653.98	874.20	513.84	628.96	744.07	844.17	1116.11	553.88	680.68	805.80	912.58	1207.87
81	447.11	540.54	632.30	709.04	949.28	550.55	674.00	797.46	904.23	1196.19	590.59	725.72	855.85	972.64	1286.28
82	480.48	582.25	680.68	765.76	1022.69	583.91	715.71	845.84	959.29	1269.60	623.95	767.43	905.90	1027.69	1359.69
83	515.51	625.62	732.40	819.15	1097.76	618.95	759.09	895.89	1012.68	1344.67	658.99	809.14	955.95	1081.08	1433.09
84	553.88	670.67	784.11	880.88	1177.84	655.65	802.47	947.61	1074.40	1421.42	695.69	854.18	1007.67	1141.14	1509.84

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1

Union Security Insurance Company

7060-PA

Premiums to be used only with those

that have not previously elected a landing spot option

Preferred rates per $10 of Nursing Facility Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	30.09	25.20	26.10	28.02	49.54	62.54	73.91	85.28	99.49	138.59	146.66	179.25	206.40	238.99	320.47
30	32.88	27.75	29.56	30.15	62.49	67.32	73.91	85.28	99.49	147.90	146.66	179.25	206.40	238.99	320.47
31	34.27	28.97	31.68	32.42	63.56	72.16	74.92	87.63	99.49	157.21	146.66	179.25	206.40	238.99	320.47
32	35.66	30.89	34.20	35.05	63.56	72.16	74.92	92.04	99.49	161.87	146.66	179.25	206.40	238.99	320.47
33	36.50	32.07	36.15	37.79	65.11	77.01	79.36	96.46	101.65	171.20	146.66	179.25	206.40	238.99	320.47
34	37.89	33.94	38.07	40.21	65.11	77.01	83.80	100.88	106.10	180.54	146.66	179.25	206.40	238.99	320.47
35	39.29	35.11	40.44	42.81	67.51	81.86	88.24	100.88	110.55	185.21	146.66	179.25	206.40	238.99	320.47
36	40.20	37.44	42.33	45.15	69.71	86.72	92.69	105.30	115.01	194.55	146.66	179.25	206.40	238.99	320.47
37	40.84	39.30	44.68	48.18	73.46	91.58	97.14	114.14	119.46	203.91	146.66	179.25	206.40	238.99	320.47
38	41.72	40.47	47.74	50.73	73.46	91.58	101.59	118.57	123.92	213.27	146.66	179.25	206.40	238.99	320.47
39	42.39	40.96	48.41	53.71	74.02	96.45	106.05	123.00	132.85	227.33	146.66	179.25	206.40	238.99	320.47
40	38.70	43.81	51.22	57.29	74.64	93.03	107.37	132.33	138.08	236.62	157.52	195.54	233.56	260.72	347.63
41	41.22	46.08	52.43	57.79	78.39	97.93	112.16	137.49	143.15	246.58	157.52	195.54	233.56	260.72	347.63
42	47.14	48.44	55.28	60.62	80.58	98.37	116.99	142.70	152.81	256.61	157.52	195.54	233.56	260.72	347.63
43	49.95	51.39	62.17	62.17	87.56	103.34	121.86	152.63	157.99	266.15	157.52	195.54	233.56	260.72	347.63
44	53.40	55.77	66.30	66.57	101.03	108.36	126.77	157.95	163.21	266.15	157.52	195.54	233.56	260.72	347.63
45	52.45	55.24	63.98	67.74	100.19	120.45	135.64	153.86	171.27	277.02	168.38	200.97	238.99	271.58	358.49
46	55.80	60.51	68.57	76.67	106.93	120.98	145.37	163.42	176.54	277.02	168.38	200.97	238.99	271.58	358.49
47	59.29	63.94	71.45	79.73	113.72	126.43	150.58	168.57	186.45	277.02	168.38	200.97	238.99	271.58	358.49
48	62.28	67.75	75.75	84.17	121.00	130.36	155.82	178.28	196.45	277.02	168.38	200.97	238.99	271.58	358.49
49	65.37	70.24	79.16	86.86	130.59	130.36	157.52	183.54	201.89	277.02	168.38	200.97	238.99	271.58	358.49
50	66.65	69.12	78.37	87.28	126.79	136.79	168.00	190.81	216.04	309.61	184.68	233.56	260.72	304.17	401.94
51	71.84	69.95	84.81	95.06	140.97	144.24	174.54	207.26	232.32	325.90	195.54	233.56	282.45	320.47	418.24
52	75.48	74.85	89.90	101.16	159.91	157.52	188.90	220.22	241.90	347.63	200.97	244.43	293.31	325.90	439.97
53	80.82	84.14	99.73	109.22	174.40	162.95	206.40	240.37	258.53	358.49	206.40	260.72	304.17	347.63	450.83
54	86.23	86.97	103.31	112.97	197.44	173.81	206.44	245.57	270.22	380.22	222.70	266.15	315.04	358.49	477.99
55	86.42	92.25	113.54	121.04	200.31	179.25	222.70	259.48	280.13	391.08	228.13	277.02	325.90	374.79	488.85
56	93.17	98.54	114.42	130.39	226.57	195.54	220.75	262.32	304.51	418.24	238.99	293.31	342.20	391.08	516.01
57	100.57	104.94	127.21	136.24	235.44	200.97	232.74	274.25	308.23	445.40	255.29	309.61	363.92	418.24	548.60
58	105.04	111.39	135.71	145.80	245.14	211.60	239.20	283.79	309.28	472.56	266.15	325.90	385.65	429.45	570.33
59	108.60	119.16	142.64	157.27	260.50	220.12	249.78	275.87	313.64	499.72	282.45	347.63	405.36	433.15	613.78
60	113.27	124.18	150.62	166.35	281.96	223.95	246.06	282.83	324.54	537.74	298.74	365.01	408.93	440.11	651.80
61	118.60	133.52	163.96	175.65	300.63	223.53	259.84	297.26	327.56	545.33	317.51	365.36	409.35	444.22	681.72
62	128.02	146.55	174.64	189.38	319.16	222.88	276.12	315.17	339.54	560.36	312.77	379.96	424.69	450.77	720.42
63	140.21	155.45	184.01	205.19	335.99	230.66	283.82	314.49	352.09	561.25	319.94	388.15	428.40	462.34	726.92
64	148.70	175.43	197.21	223.10	365.73	235.44	293.64	338.62	360.70	581.67	324.21	409.22	442.01	466.11	749.44
65	166.11	190.97	210.16	238.95	385.02	251.15	313.21	347.14	369.73	605.54	331.54	419.26	457.71	471.25	767.28
66	190.07	212.09	234.76	264.69	424.85	283.68	354.53	384.01	407.24	660.55	366.54	450.38	492.34	515.37	793.52
67	208.51	241.34	271.22	300.61	476.76	314.55	386.73	438.18	462.52	687.98	382.66	468.15	543.25	577.44	822.32
68	234.87	268.23	303.91	334.32	522.92	331.80	405.10	470.69	526.67	709.89	389.67	478.40	563.28	638.42	844.92
69	258.91	296.13	333.95	372.82	572.83	339.53	416.20	492.87	562.24	741.13	401.60	489.22	580.49	660.81	872.56
70	283.67	319.30	364.79	396.91	604.97	351.82	431.15	510.49	579.47	769.18	410.46	507.04	596.72	676.05	896.80
71	301.90	336.62	380.01	431.49	625.25	361.09	442.42	527.00	598.56	783.99	419.64	517.24	608.32	692.90	914.11
72	320.11	359.75	400.69	460.25	646.73	373.60	456.28	535.90	612.46	808.45	425.66	526.71	615.52	701.27	927.88
73	326.60	375.31	416.31	489.86	664.01	382.63	468.93	549.49	624.28	822.79	437.29	535.10	627.16	713.47	940.74
74	330.78	398.22	431.41	520.09	681.30	393.73	480.02	563.62	639.13	846.79	444.97	542.05	639.13	722.73	957.35
75	329.20	396.40	452.16	516.25	699.98	408.54	494.28	580.03	655.68	870.04	456.46	554.81	650.64	736.38	978.48
76	327.20	393.77	460.88	515.21	702.69	421.02	512.76	602.14	682.11	905.55	465.71	566.85	670.35	757.37	1006.69
77	327.86	394.28	458.63	512.27	696.36	435.28	531.53	625.59	708.57	938.38	470.54	582.15	691.21	776.80	1034.29
78	340.37	409.63	478.93	534.39	723.80	435.26	537.95	636.44	722.21	955.34	472.51	582.19	690.55	781.92	1033.53
79	345.95	418.78	489.81	551.74	741.26	436.01	535.04	633.51	721.93	950.68	471.09	577.53	686.30	779.70	1028.96
80	350.35	422.09	497.16	555.55	742.41	437.10	533.86	632.30	717.38	949.28	470.47	578.91	685.68	775.77	1026.02
81	380.38	458.79	537.20	602.27	807.47	468.80	572.24	677.34	769.10	1016.01	502.17	617.28	727.39	827.49	1092.75
82	408.74	495.49	578.91	650.65	869.20	497.16	608.94	719.05	815.81	1079.41	530.53	652.32	770.77	874.20	1156.15
83	438.77	532.20	622.29	695.69	932.60	525.52	645.64	760.76	860.86	1142.80	560.56	687.35	812.48	919.25	1217.88
84	470.47	570.57	667.33	749.08	1001.00	557.22	682.35	805.80	912.58	1207.87	590.59	725.72	855.85	969.30	1282.94

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

7060-PA

Premiums to be used only with those

that previously elected a landing spot option

Standard rates per $10 of Nursing Facility Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 80%

Age	2.4% Simple Inflation					2.4% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	65.38	79.59	93.80	108.02	139.34	82.90	102.92	120.07	137.22	180.10
30	65.41	79.59	93.80	108.02	139.40	82.90	102.92	120.07	137.22	180.10
31	65.44	79.60	93.82	108.02	139.46	82.90	102.92	120.07	137.22	180.10
32	65.44	79.60	93.85	108.02	139.49	82.90	102.92	120.07	137.22	180.10
33	65.47	79.63	93.88	108.03	139.56	82.90	102.92	120.07	137.22	180.10
34	65.47	79.66	93.91	108.06	139.62	82.90	102.92	120.07	137.22	180.10
35	65.51	79.69	93.91	108.09	139.65	82.90	102.92	120.07	137.22	180.10
36	65.54	79.72	93.94	108.12	139.71	82.90	102.92	120.07	137.22	180.10
37	65.57	79.75	94.00	108.15	139.77	82.90	102.92	120.07	137.22	180.10
38	65.57	79.78	94.03	108.18	139.84	82.90	102.92	120.07	137.22	180.10
39	65.60	79.81	94.07	108.24	139.93	82.90	102.92	120.07	137.22	180.10
40	68.43	82.64	96.90	111.08	151.32	88.62	108.63	128.65	145.80	191.54
41	68.46	82.67	96.93	111.11	151.38	88.62	108.63	128.65	145.80	191.54
42	68.47	82.71	96.96	111.18	151.45	88.62	108.63	128.65	145.80	191.54
43	68.50	82.74	97.03	111.21	151.52	88.62	108.63	128.65	145.80	191.54
44	68.53	82.77	97.06	111.24	151.52	88.62	108.63	128.65	145.80	191.54
45	74.26	88.48	102.71	119.80	157.23	97.20	114.35	137.22	154.37	200.11
46	74.26	88.54	102.78	119.83	157.23	97.20	114.35	137.22	154.37	200.11
47	74.30	88.58	102.81	119.90	157.23	97.20	114.35	137.22	154.37	200.11
48	74.33	88.61	102.87	119.97	157.23	97.20	114.35	137.22	154.37	200.11
49	74.33	88.62	102.91	120.00	157.23	97.20	114.35	137.22	154.37	200.11
50	80.02	97.16	117.14	131.35	174.39	102.92	125.79	148.66	168.67	225.84
51	82.89	102.85	122.86	139.93	182.96	108.63	131.50	157.23	180.10	234.42
52	88.62	111.45	128.59	148.53	194.40	114.35	140.08	162.95	185.82	245.86
53	91.48	114.35	134.34	157.11	202.97	117.21	145.80	168.67	194.40	257.29
54	97.20	119.12	142.29	162.83	214.41	122.93	151.52	180.10	202.97	265.87
55	100.06	125.79	145.10	168.58	222.99	125.79	157.23	185.82	208.69	277.30
56	111.49	125.61	151.61	176.35	237.28	134.36	162.95	194.40	220.13	288.74
57	114.35	133.22	159.04	182.72	251.57	142.94	171.53	205.83	231.56	308.75
58	119.72	137.63	160.47	191.68	265.87	148.66	185.82	214.41	242.98	323.04
59	121.24	145.00	164.14	193.79	283.02	157.23	194.40	227.57	244.06	345.91
60	124.28	151.80	175.62	201.52	303.03	168.67	206.24	228.68	247.19	365.92
61	125.96	154.88	180.59	211.06	306.15	172.68	208.32	230.48	253.10	384.03
62	131.94	167.87	188.52	214.05	313.20	177.68	212.80	238.10	261.37	398.40
63	135.13	173.90	195.52	227.57	326.13	183.11	224.98	250.67	273.78	419.85
64	139.52	178.49	205.27	232.87	345.52	194.92	242.50	261.93	281.87	442.71
65	156.76	193.36	218.89	246.46	370.56	203.84	256.86	279.90	295.94	471.97
66	176.14	220.40	239.80	271.47	416.31	228.15	285.11	308.45	328.12	499.58
67	202.86	254.12	282.01	302.81	444.09	246.72	303.46	351.36	375.13	530.45
68	219.43	267.65	318.29	350.18	477.44	262.83	318.29	376.16	425.29	566.66
69	233.19	289.72	339.18	386.29	508.77	275.58	339.18	400.42	454.60	600.63
70	250.64	308.13	363.32	416.21	544.98	294.33	361.02	425.41	485.19	636.96
71	269.22	327.55	388.12	441.97	583.31	309.60	383.64	450.94	511.52	675.29
72	284.36	349.98	411.22	465.91	616.83	328.10	404.66	472.47	535.90	708.70
73	302.61	370.80	436.86	494.40	654.23	345.23	421.94	498.66	562.59	747.99
74	323.61	396.22	464.67	524.83	697.01	367.18	446.00	524.83	593.29	788.29
75	344.99	423.67	496.30	560.86	746.47	389.38	474.11	556.83	631.47	835.24
76	372.41	456.70	539.02	605.66	805.59	415.54	507.66	597.82	676.23	897.71
77	403.24	494.53	583.93	657.98	873.04	439.19	540.21	642.89	722.78	964.03
78	424.60	523.59	618.61	702.15	928.58	456.29	566.94	669.14	761.35	1002.58
79	444.54	547.56	646.56	734.31	969.35	479.60	591.28	698.34	794.26	1047.01
80	465.46	572.24	679.01	767.43	1016.01	502.17	618.95	732.40	829.16	1097.76
81	500.50	613.94	725.72	822.49	1087.75	537.20	660.66	780.78	885.88	1169.50
82	530.53	650.65	770.77	870.87	1154.48	567.23	697.36	824.15	934.26	1237.90
83	563.89	687.35	814.14	922.59	1222.88	598.93	734.06	869.20	982.65	1304.63
84	595.59	730.73	862.53	974.30	1292.95	632.30	775.77	915.91	1037.70	1374.70

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

7060-PA

Premiums to be used only with those

that previously elected a landing spot option

Preferred rates per $10 of Nursing Facility Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 80%

Age	2.4% Simple Inflation					2.4% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	56.85	68.22	79.59	90.96	119.43	71.47	88.62	102.92	117.21	154.37
30	56.88	68.22	79.59	90.96	119.49	71.47	88.62	102.92	117.21	154.37
31	56.91	68.23	79.61	90.96	119.54	71.47	88.62	102.92	117.21	154.37
32	56.91	68.23	79.63	90.96	119.57	71.47	88.62	102.92	117.21	154.37
33	56.93	68.25	79.66	90.97	119.62	71.47	88.62	102.92	117.21	154.37
34	56.93	68.28	79.68	91.00	119.67	71.47	88.62	102.92	117.21	154.37
35	56.96	68.30	79.68	91.03	119.70	71.47	88.62	102.92	117.21	154.37
36	56.99	68.33	79.71	91.05	119.75	71.47	88.62	102.92	117.21	154.37
37	57.02	68.36	79.76	91.08	119.81	71.47	88.62	102.92	117.21	154.37
38	57.02	68.38	79.79	91.10	119.86	71.47	88.62	102.92	117.21	154.37
39	57.04	68.41	79.81	91.15	119.94	71.47	88.62	102.92	117.21	154.37
40	57.03	71.24	82.65	93.99	128.48	74.33	91.48	108.63	122.93	162.95
41	57.05	71.27	82.68	94.02	128.53	74.33	91.48	108.63	122.93	162.95
42	57.06	71.30	82.70	94.07	128.59	74.33	91.48	108.63	122.93	162.95
43	57.08	71.33	82.76	94.10	128.65	74.33	91.48	108.63	122.93	162.95
44	57.11	71.35	82.79	94.13	128.65	74.33	91.48	108.63	122.93	162.95
45	62.84	74.21	88.45	102.68	134.36	82.90	97.20	117.21	131.50	171.53
46	62.84	74.26	88.50	102.71	134.36	82.90	97.20	117.21	131.50	171.53
47	62.87	74.29	88.53	102.77	134.36	82.90	97.20	117.21	131.50	171.53
48	62.89	74.32	88.59	102.83	134.36	82.90	97.20	117.21	131.50	171.53
49	62.89	74.33	88.62	102.86	134.36	82.90	97.20	117.21	131.50	171.53
50	68.59	82.87	100.00	111.37	148.66	88.62	105.77	125.79	142.94	191.54
51	71.46	88.56	105.72	119.94	154.37	91.48	111.49	134.36	154.37	200.11
52	74.33	94.30	108.59	125.68	165.81	97.20	120.07	137.22	157.23	208.69
53	77.19	97.20	114.33	134.26	171.53	100.06	122.93	142.94	165.81	220.13
54	82.90	102.10	122.37	137.12	182.96	105.77	128.65	154.37	171.53	225.84
55	85.76	105.77	122.34	142.86	188.68	105.77	134.36	157.23	177.24	234.42
56	94.34	106.50	129.55	150.75	202.97	114.35	137.22	165.81	185.82	245.86
57	97.20	114.19	134.78	155.04	214.41	122.93	145.80	174.39	197.26	263.01
58	103.01	116.45	136.79	161.98	225.84	125.79	157.23	182.96	206.25	274.44
59	102.38	124.28	138.89	165.37	240.14	134.36	165.81	193.44	206.52	294.45
60	106.16	129.03	148.42	171.29	257.29	142.94	175.16	193.70	209.35	311.61
61	106.20	132.75	154.10	179.15	259.68	147.62	176.27	195.40	216.24	325.16
62	113.09	143.54	160.25	181.12	266.22	151.55	182.03	201.66	221.34	337.95
63	114.86	147.70	165.96	193.09	278.10	155.14	192.12	212.47	232.37	357.95
64	117.72	151.03	174.03	197.38	293.32	165.31	207.14	222.17	239.70	376.83
65	132.47	164.13	186.38	210.02	314.12	172.67	217.35	238.61	250.90	402.34
66	150.65	187.22	204.60	230.21	353.24	193.05	242.22	261.36	278.14	423.88
67	173.53	217.11	239.71	256.39	377.48	209.71	259.06	299.76	317.94	451.50
68	185.67	226.66	270.07	298.82	405.10	224.25	270.07	320.70	360.78	482.26
69	197.85	247.32	287.36	327.40	433.40	233.19	287.36	341.54	386.29	511.13
70	213.85	262.14	308.13	354.12	462.20	250.64	305.83	361.02	411.61	540.38
71	228.84	278.19	329.79	374.66	495.81	262.49	325.31	383.64	435.24	574.33
72	242.80	297.48	349.98	395.91	524.96	279.98	343.41	402.47	454.97	601.52
73	257.85	315.39	370.80	419.81	556.20	294.08	358.01	424.07	477.35	635.05
74	275.90	336.06	394.14	446.00	593.29	311.17	379.62	446.00	504.09	670.04
75	292.54	361.13	421.66	476.13	635.51	330.87	403.50	474.11	536.65	710.16
76	317.53	388.09	458.66	515.50	684.07	352.81	431.22	507.66	574.30	762.47
77	342.37	420.35	496.44	559.10	741.80	373.50	458.99	545.89	614.93	819.52
78	361.36	445.41	525.82	596.37	790.20	388.56	482.61	568.41	647.69	851.38
79	377.35	464.65	549.75	623.47	824.20	407.40	501.90	593.42	675.38	890.56
80	395.39	487.15	577.24	652.32	864.19	427.09	525.52	622.29	704.03	932.60
81	425.42	522.19	617.28	699.03	924.25	457.12	562.23	663.99	752.42	994.32
82	450.45	553.88	655.65	740.74	980.98	482.15	592.26	700.70	794.12	1052.71
83	478.81	583.91	692.36	784.11	1039.37	508.84	623.95	739.07	835.83	1109.44
84	505.50	620.62	732.40	827.49	1099.43	537.20	658.99	779.11	882.55	1167.83

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

7060-PA

Premiums to be used only with those

that previously elected a landing spot option

Standard rates per $10 of Nursing Facility Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 100%

Age	2.4% Simple Inflation					2.4% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	73.91	85.28	99.49	116.54	153.56	91.48	111.49	128.65	148.66	197.26
30	73.94	85.28	99.49	116.54	153.62	91.48	111.49	128.65	148.66	197.26
31	73.98	85.28	99.51	116.54	153.69	91.48	111.49	128.65	148.66	197.26
32	73.98	85.28	99.54	116.54	153.73	91.48	111.49	128.65	148.66	197.26
33	74.01	85.32	99.57	116.56	153.80	91.48	111.49	128.65	148.66	197.26
34	74.01	85.35	99.60	116.59	153.87	91.48	111.49	128.65	148.66	197.26
35	74.05	85.38	99.60	116.63	153.90	91.48	111.49	128.65	148.66	197.26
36	74.09	85.41	99.64	116.66	153.97	91.48	111.49	128.65	148.66	197.26
37	74.12	85.45	99.70	116.69	154.04	91.48	111.49	128.65	148.66	197.26
38	74.12	85.48	99.73	116.73	154.11	91.48	111.49	128.65	148.66	197.26
39	74.16	85.51	99.77	116.79	154.21	91.48	111.49	128.65	148.66	197.26
40	74.13	91.19	111.15	125.32	165.59	97.20	120.07	142.94	160.09	214.41
41	74.17	91.23	111.18	125.36	165.66	97.20	120.07	142.94	160.09	214.41
42	74.17	91.26	111.22	125.43	165.74	97.20	120.07	142.94	160.09	214.41
43	74.21	91.30	111.30	125.47	165.81	97.20	120.07	142.94	160.09	214.41
44	74.25	91.33	111.34	125.51	165.81	97.20	120.07	142.94	160.09	214.41
45	79.97	97.04	114.12	131.21	171.53	102.92	125.79	148.66	168.67	222.99
46	79.98	97.11	114.20	131.24	171.53	102.92	125.79	148.66	168.67	222.99
47	80.02	97.15	114.23	131.32	171.53	102.92	125.79	148.66	168.67	222.99
48	80.05	97.19	114.30	131.39	171.53	102.92	125.79	148.66	168.67	222.99
49	80.05	97.20	114.34	131.43	171.53	102.92	125.79	148.66	168.67	222.99
50	88.59	108.59	125.71	148.49	191.54	114.35	142.94	162.95	188.68	248.71
51	91.46	114.28	134.29	157.07	200.11	120.07	145.80	174.39	197.26	257.29
52	97.20	120.02	140.02	162.81	214.41	122.93	151.52	180.10	202.97	271.58
53	100.06	128.65	151.49	171.39	222.99	128.65	160.09	188.68	214.41	280.16
54	108.63	130.47	153.67	177.12	234.42	137.22	165.81	194.40	222.99	294.45
55	111.49	137.22	162.17	182.86	243.00	140.08	171.53	202.97	231.56	303.03
56	120.07	139.26	165.39	196.26	260.15	148.66	182.96	211.55	243.00	320.18
57	125.79	146.82	172.52	202.10	274.44	157.23	191.54	225.84	257.29	340.20
58	130.86	153.51	181.51	207.88	291.60	165.81	202.97	237.28	265.58	354.49
59	134.71	160.53	181.81	211.88	308.75	174.39	214.41	250.33	268.20	380.22
60	139.82	164.45	190.47	224.19	331.62	185.82	226.01	252.89	272.41	403.09
61	143.25	172.09	202.26	230.69	338.95	194.96	227.02	253.02	280.13	423.27
62	143.72	182.47	209.73	237.57	347.13	193.36	235.87	262.40	287.27	445.11
63	148.64	190.58	213.70	248.26	356.47	203.46	247.73	272.15	303.69	462.91
64	154.78	199.09	227.58	259.48	380.32	212.19	267.76	289.99	312.94	490.14
65	170.01	211.35	238.39	270.03	407.37	223.03	281.56	307.43	325.96	515.82
66	197.00	244.09	266.20	297.54	456.68	253.22	312.87	341.41	358.54	550.04
67	224.86	276.33	312.57	333.75	490.97	271.39	333.07	388.21	411.72	587.19
68	243.54	296.59	347.23	387.53	523.25	286.95	352.05	414.74	468.30	622.12
69	256.74	315.63	374.51	426.33	562.94	303.85	372.16	440.46	501.70	661.87
70	275.94	338.03	400.11	455.30	602.47	321.93	397.81	466.80	531.18	703.64
71	293.90	358.96	426.26	484.59	637.15	341.01	419.53	493.57	560.87	740.35
72	312.79	382.79	450.59	514.03	678.08	358.73	441.85	518.40	588.40	778.70
73	334.57	409.16	479.48	543.41	718.16	381.45	466.70	547.67	622.26	820.45
74	356.80	433.56	510.31	578.77	765.47	402.44	491.64	578.77	653.45	867.11
75	383.32	464.02	546.74	617.35	819.10	429.73	522.53	613.32	694.02	919.98
76	411.62	501.78	589.98	668.39	887.91	456.70	556.66	656.63	742.87	987.88
77	445.08	543.99	640.99	724.54	960.54	482.36	594.99	707.56	794.69	1057.20
78	466.16	576.31	680.47	773.27	1021.43	504.41	622.55	737.50	837.12	1105.17
79	489.34	599.38	710.52	808.78	1066.11	527.73	648.00	768.86	873.52	1151.88
80	513.84	628.96	744.07	844.17	1116.11	553.88	680.68	805.80	912.58	1207.87
81	550.55	674.00	797.46	904.23	1196.19	590.59	725.72	855.85	972.64	1286.28
82	583.91	715.71	845.84	959.29	1269.60	623.95	767.43	905.90	1027.69	1359.69
83	618.95	759.09	895.89	1012.68	1344.67	658.99	809.14	955.95	1081.08	1433.09
84	655.65	802.47	947.61	1074.40	1421.42	695.69	854.18	1007.67	1141.14	1509.84

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

7060-PA

Premiums to be used only with those

that previously elected a landing spot option

Preferred rates per $10 of Nursing Facility Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 100%

Age	2.4% Simple Inflation					2.4% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	62.54	73.91	85.28	99.49	130.81	77.19	94.34	108.63	125.79	168.67
30	62.57	73.91	85.28	99.49	130.87	77.19	94.34	108.63	125.79	168.67
31	62.60	73.91	85.29	99.49	130.92	77.19	94.34	108.63	125.79	168.67
32	62.60	73.91	85.32	99.49	130.95	77.19	94.34	108.63	125.79	168.67
33	62.63	73.94	85.35	99.50	131.01	77.19	94.34	108.63	125.79	168.67
34	62.63	73.97	85.37	99.53	131.07	77.19	94.34	108.63	125.79	168.67
35	62.66	74.00	85.37	99.56	131.10	77.19	94.34	108.63	125.79	168.67
36	62.69	74.02	85.40	99.59	131.16	77.19	94.34	108.63	125.79	168.67
37	62.72	74.05	85.46	99.62	131.22	77.19	94.34	108.63	125.79	168.67
38	62.72	74.08	85.49	99.64	131.28	77.19	94.34	108.63	125.79	168.67
39	62.75	74.11	85.51	99.70	131.36	77.19	94.34	108.63	125.79	168.67
40	62.73	76.94	94.05	105.38	139.90	82.90	102.92	122.93	137.22	182.96
41	62.76	76.97	94.08	105.41	139.96	82.90	102.92	122.93	137.22	182.96
42	62.76	77.00	94.11	105.47	140.02	82.90	102.92	122.93	137.22	182.96
43	62.79	77.03	94.17	105.51	140.08	82.90	102.92	122.93	137.22	182.96
44	62.82	77.06	94.21	105.54	140.08	82.90	102.92	122.93	137.22	182.96
45	68.55	82.77	97.01	111.24	145.80	88.62	105.77	125.79	142.94	188.68
46	68.55	82.83	97.07	111.27	145.80	88.62	105.77	125.79	142.94	188.68
47	68.59	82.86	97.10	111.33	145.80	88.62	105.77	125.79	142.94	188.68
48	68.61	82.89	97.16	111.40	145.80	88.62	105.77	125.79	142.94	188.68
49	68.61	82.90	97.19	111.43	145.80	88.62	105.77	125.79	142.94	188.68
50	74.30	91.44	105.71	125.64	162.95	97.20	122.93	137.22	160.09	211.55
51	77.17	97.14	114.29	134.22	171.53	102.92	122.93	148.66	168.67	220.13
52	82.90	102.87	120.02	137.10	182.96	105.77	128.65	154.37	171.53	231.56
53	85.76	108.63	128.62	145.68	188.68	108.63	137.22	160.09	182.96	237.28
54	91.48	110.61	130.91	151.41	200.11	117.21	140.08	165.81	188.68	251.57
55	94.34	117.21	136.57	154.29	205.83	120.07	145.80	171.53	197.26	257.29
56	102.92	117.42	140.58	167.81	220.13	125.79	154.37	180.10	205.83	271.58
57	105.77	125.07	145.57	171.65	234.42	134.36	162.95	191.54	220.13	288.74
58	111.37	129.69	155.21	175.48	248.71	140.08	171.53	202.97	226.03	300.17
59	115.85	137.23	154.04	180.87	263.01	148.66	182.96	213.35	227.97	323.04
60	119.10	139.15	160.78	191.44	283.02	157.23	192.11	215.22	232.05	343.05
61	121.02	147.50	170.96	196.33	287.02	167.11	192.30	215.45	238.36	358.80
62	122.52	155.71	179.10	202.28	294.93	164.61	199.98	223.52	244.89	379.17
63	126.12	161.99	181.87	211.48	303.38	172.94	209.81	231.57	257.68	392.93
64	130.80	169.34	194.11	219.56	323.15	180.12	227.34	245.56	266.33	416.35
65	143.51	179.87	203.72	229.31	346.02	189.45	239.57	261.55	276.64	438.45
66	166.87	208.55	226.60	251.93	388.56	215.61	264.93	289.61	304.22	466.78
67	190.64	234.38	265.56	282.92	416.96	231.92	283.73	329.24	349.97	498.37
68	207.37	253.19	294.18	329.17	443.68	243.54	299.00	352.05	399.01	528.08
69	219.05	268.52	317.98	362.73	478.15	259.10	315.63	374.51	426.33	562.94
70	234.55	287.44	340.32	386.31	512.79	273.64	338.03	397.81	450.70	597.87
71	249.03	305.11	363.45	412.80	540.68	289.41	356.71	419.53	477.86	630.42
72	266.86	325.92	382.79	437.47	577.46	304.04	376.22	439.66	500.90	662.77
73	283.43	347.36	407.03	462.43	609.47	323.92	396.37	464.56	528.49	696.85
74	302.87	369.25	433.56	491.64	651.37	342.28	416.96	491.64	555.95	736.43
75	326.83	395.43	464.02	524.55	696.03	365.17	443.85	520.51	589.11	782.79
76	350.85	427.30	501.78	568.42	754.63	388.09	472.38	558.62	631.14	838.91
77	378.51	462.20	543.99	616.15	815.98	409.16	506.21	601.05	675.48	899.38
78	395.69	489.04	578.58	656.55	868.49	429.55	529.26	627.77	710.83	939.58
79	415.25	509.56	603.34	687.55	905.41	448.66	550.03	653.62	742.58	979.96
80	437.10	533.86	632.30	717.38	949.28	470.47	578.91	685.68	775.77	1026.02
81	468.80	572.24	677.34	769.10	1016.01	502.17	617.28	727.39	827.49	1092.75
82	497.16	608.94	719.05	815.81	1079.41	530.53	652.32	770.77	874.20	1156.15
83	525.52	645.64	760.76	860.86	1142.80	560.56	687.35	812.48	919.25	1217.88
84	557.22	682.35	805.80	912.58	1207.87	590.59	725.72	855.85	969.30	1282.94

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1

Union Security Insurance Company

7062-PA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per $10 of Integrated Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 100%; Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	45.14	45.35	46.40	50.44	84.92	96.65	125.07	144.97	167.71	231.99	255.29	325.90	385.65	434.53	575.76
30	49.33	49.94	52.56	54.27	107.13	104.04	125.07	144.97	167.71	247.57	255.29	325.90	385.65	434.53	575.76
31	51.41	52.15	56.32	58.35	108.97	111.52	126.79	148.97	167.71	263.16	255.29	325.90	385.65	434.53	575.76
32	53.49	55.60	60.80	63.09	108.97	111.52	126.79	156.47	167.71	270.96	255.29	325.90	385.65	434.53	575.76
33	54.75	57.72	64.27	68.03	111.61	119.01	134.30	163.98	171.35	286.58	255.29	325.90	385.65	434.53	575.76
34	56.83	61.10	67.68	72.37	111.61	119.01	141.81	171.49	178.85	302.20	255.29	325.90	385.65	434.53	575.76
35	58.93	63.20	71.90	77.06	115.73	126.51	149.33	171.49	186.36	310.02	255.29	325.90	385.65	434.53	575.76
36	60.30	67.39	75.25	81.27	119.50	134.02	156.86	179.00	193.87	325.66	255.29	325.90	385.65	434.53	575.76
37	61.26	70.74	79.44	86.72	125.93	141.54	164.39	194.05	201.38	341.33	255.29	325.90	385.65	434.53	575.76
38	62.58	72.84	84.88	91.32	125.93	141.54	171.93	201.57	208.90	357.00	255.29	325.90	385.65	434.53	575.76
39	63.58	73.72	86.06	96.69	126.89	149.06	179.47	209.11	223.94	380.54	255.29	325.90	385.65	434.53	575.76
40	63.58	74.73	87.08	98.95	126.89	156.46	186.91	216.53	231.38	395.97	271.58	353.06	407.38	461.69	613.78
41	67.73	78.61	89.14	99.81	133.26	164.71	195.24	224.99	239.88	412.65	271.58	353.06	407.38	461.69	613.78
42	77.45	82.64	93.98	104.71	136.99	165.43	203.64	233.52	256.05	429.42	271.58	353.06	407.38	461.69	613.78
43	82.06	87.66	105.69	107.39	148.84	173.80	212.12	249.76	264.73	445.40	271.58	353.06	407.38	461.69	613.78
44	87.73	95.14	112.71	114.99	171.75	182.24	220.67	258.46	273.49	445.40	271.58	353.06	407.38	461.69	613.78
45	89.92	95.14	115.16	117.80	174.53	190.70	229.18	266.99	289.84	472.56	287.88	374.79	434.53	483.42	646.37
46	95.66	104.22	123.43	133.35	186.26	191.55	245.63	283.57	298.76	472.56	287.88	374.79	434.53	483.42	646.37
47	101.64	110.12	128.61	138.65	198.09	200.18	254.42	292.52	315.53	472.56	287.88	374.79	434.53	483.42	646.37
48	106.76	116.68	136.35	146.38	210.78	206.40	263.29	309.36	332.45	472.56	287.88	374.79	434.53	483.42	646.37
49	112.07	120.96	142.49	151.06	227.47	206.40	266.15	318.49	341.66	472.56	287.88	374.79	434.53	483.42	646.37
50	112.48	120.96	142.49	151.06	227.47	226.23	288.75	335.21	358.43	526.87	320.47	418.24	477.99	537.74	722.41
51	118.32	125.91	148.41	159.57	242.78	235.07	297.74	352.35	375.66	543.17	325.90	423.67	494.28	554.03	738.71
52	121.61	131.88	154.63	167.44	269.32	249.86	314.83	361.80	393.09	564.90	331.33	434.53	499.72	570.33	755.00
53	127.62	139.02	162.52	176.16	287.76	255.29	331.33	379.25	410.60	581.19	342.20	439.97	510.58	586.62	771.30
54	133.66	144.96	169.73	183.57	319.67	266.15	338.77	395.04	428.27	597.49	347.63	456.26	526.87	597.49	782.16
55	138.27	151.28	177.88	194.39	330.75	271.58	353.06	410.84	446.13	619.21	353.06	461.69	532.31	608.35	803.89
56	143.98	160.58	188.23	206.46	354.01	287.88	359.36	416.63	469.67	651.80	369.35	483.42	564.90	640.94	841.91
57	150.86	170.08	202.03	218.71	373.94	304.17	374.41	431.70	482.22	695.26	385.65	510.58	586.62	673.53	885.36
58	157.57	179.66	212.73	231.14	394.96	317.39	380.76	437.71	494.84	744.14	407.38	532.31	619.21	703.23	934.25
59	162.90	189.26	226.76	244.64	415.04	327.62	395.88	443.20	497.34	798.46	434.53	564.90	659.39	703.23	994.00
60	169.90	200.07	240.27	259.92	444.97	331.06	402.64	456.87	508.16	852.77	456.26	590.46	659.39	703.23	1053.75
61	181.60	217.85	256.64	278.97	473.04	337.58	420.08	473.10	524.10	872.53	481.56	598.79	661.62	714.42	1097.15
62	195.80	235.92	276.51	301.61	509.78	342.89	444.38	497.64	536.95	892.61	481.56	608.90	673.97	719.51	1148.50
63	212.20	256.67	295.86	325.47	536.72	354.22	463.29	507.12	558.75	907.35	484.61	626.66	688.97	730.67	1165.07
64	228.76	277.77	315.54	350.59	581.64	361.01	472.21	537.12	572.02	930.68	488.54	645.66	703.00	738.00	1190.56
65	247.24	301.15	336.25	376.00	611.75	378.66	497.22	553.95	590.88	961.99	491.02	661.30	718.69	745.23	1209.60
66	273.22	331.16	369.93	414.93	665.17	413.70	551.94	600.25	642.45	1033.72	528.50	699.16	764.53	798.82	1231.03
67	300.74	367.76	412.40	458.25	723.81	455.70	594.35	663.09	704.62	1046.21	537.35	704.26	818.93	868.05	1237.54
68	333.76	404.28	453.99	503.31	786.53	462.97	605.72	709.89	788.13	1068.69	543.99	713.75	833.35	940.42	1250.02
69	365.77	444.19	499.06	553.69	854.97	478.27	620.65	730.18	832.40	1102.57	551.29	722.88	847.01	971.14	1277.81
70	401.20	480.83	545.35	600.73	909.48	489.79	648.46	762.28	869.21	1148.60	569.12	748.48	876.11	1003.73	1321.06
71	435.20	519.25	580.38	659.52	960.75	517.24	686.40	803.51	917.36	1210.14	592.06	780.73	917.36	1044.23	1376.04
72	468.99	560.38	622.56	717.45	1011.19	548.15	719.64	845.19	964.62	1270.85	618.58	814.57	958.50	1087.11	1436.22
73	488.18	600.50	661.74	780.52	1059.09	572.50	759.50	888.96	1015.54	1337.75	644.42	851.56	1001.16	1136.37	1498.86
74	499.28	643.99	702.50	845.92	1107.88	601.38	795.55	935.78	1065.22	1405.02	671.50	884.54	1043.65	1183.88	1561.43
75	499.28	651.43	743.62	859.49	1152.57	630.47	829.69	978.48	1114.66	1467.72	696.03	917.96	1079.36	1230.67	1619.04
76	499.28	651.43	760.82	859.49	1162.04	656.23	867.92	1025.51	1171.34	1538.27	715.04	947.89	1119.59	1279.54	1679.39
77	499.28	651.43	760.82	859.49	1162.04	680.27	901.19	1069.62	1224.68	1605.52	727.39	970.97	1157.11	1318.61	1738.40
78	520.45	678.76	797.57	900.54	1207.66	685.68	915.91	1092.75	1251.83	1638.30	727.39	970.97	1159.49	1329.66	1738.40
79	531.67	697.36	821.21	928.67	1239.09	685.68	915.91	1092.75	1252.91	1638.30	727.39	970.97	1159.49	1329.66	1738.40
80	535.53	704.03	829.16	937.60	1244.57	685.68	915.91	1092.75	1252.91	1638.30	727.39	970.97	1159.49	1329.66	1738.40
81	582.25	765.76	900.90	1019.35	1351.35	737.40	985.98	1172.83	1344.67	1758.42	777.44	1042.70	1239.57	1423.08	1860.19
82	627.29	824.15	970.97	1097.76	1456.45	785.78	1047.71	1249.58	1431.43	1873.53	829.16	1106.10	1319.65	1509.84	1976.97
83	672.34	882.55	1041.04	1177.84	1561.55	834.16	1111.11	1324.65	1516.51	1986.98	877.54	1169.50	1394.72	1596.59	2093.75
84	722.39	947.61	1117.78	1264.59	1676.67	884.21	1177.84	1404.73	1606.60	2107.10	930.93	1241.24	1476.47	1688.35	2215.54

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1

Union Security Insurance Company

7062-PA

Premiums to be used only with those

that have not previously elected a landing spot option

Preferred rates per $10 of Integrated Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 100%; Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	38.69	38.63	39.15	43.43	72.54	82.43	105.17	122.23	142.13	195.84	217.27	277.02	325.90	369.35	488.85
30	42.28	42.54	44.34	46.74	91.51	88.74	105.17	122.23	142.13	208.99	217.27	277.02	325.90	369.35	488.85
31	44.07	44.42	47.52	50.25	93.08	95.12	106.62	125.61	142.13	222.15	217.27	277.02	325.90	369.35	488.85
32	45.85	47.36	51.30	54.33	93.08	95.12	106.62	131.93	142.13	228.74	217.27	277.02	325.90	369.35	488.85
33	46.92	49.17	54.23	58.58	95.33	101.51	112.93	138.26	145.21	241.91	217.27	277.02	325.90	369.35	488.85
34	48.72	52.05	57.11	62.32	95.33	101.51	119.25	144.59	151.57	255.10	217.27	277.02	325.90	369.35	488.85
35	50.51	53.84	60.67	66.36	98.86	107.91	125.58	144.59	157.93	261.70	217.27	277.02	325.90	369.35	488.85
36	51.68	57.41	63.49	69.99	102.07	114.31	131.90	150.92	164.29	274.91	217.27	277.02	325.90	369.35	488.85
37	52.51	60.26	67.02	74.67	107.57	120.72	138.24	163.61	170.66	288.13	217.27	277.02	325.90	369.35	488.85
38	53.64	62.05	71.62	78.64	107.57	120.72	144.58	169.95	177.03	301.36	217.27	277.02	325.90	369.35	488.85
39	54.50	62.80	72.62	83.26	108.38	127.14	150.92	176.31	189.78	321.23	217.27	277.02	325.90	369.35	488.85
40	55.29	64.43	74.27	83.32	106.98	131.08	159.07	184.45	197.79	338.02	233.56	298.74	347.63	391.08	521.44
41	58.89	67.77	76.03	84.05	112.35	138.00	166.16	191.66	205.06	352.26	233.56	298.74	347.63	391.08	521.44
42	67.35	71.24	80.16	88.18	115.50	138.61	173.31	198.92	218.88	366.58	233.56	298.74	347.63	391.08	521.44
43	71.36	75.57	90.15	90.43	125.50	145.61	180.53	212.76	226.30	380.22	233.56	298.74	347.63	391.08	521.44
44	76.28	82.02	96.14	96.83	144.81	152.69	187.80	220.17	233.79	380.22	233.56	298.74	347.63	391.08	521.44
45	74.93	79.80	99.16	100.13	148.67	160.59	196.44	226.27	245.92	401.94	244.43	320.47	369.35	412.81	548.60
46	79.72	87.41	106.29	113.34	158.67	161.31	210.54	240.32	253.49	401.94	244.43	320.47	369.35	412.81	548.60
47	84.70	92.36	110.75	117.85	168.74	168.58	218.08	247.90	267.72	401.94	244.43	320.47	369.35	412.81	548.60
48	88.97	97.86	117.41	124.43	179.55	173.81	225.68	262.17	282.08	401.94	244.43	320.47	369.35	412.81	548.60
49	93.39	101.45	122.70	128.40	193.77	173.81	228.13	269.91	289.90	401.94	244.43	320.47	369.35	412.81	548.60
50	95.81	103.68	121.12	127.56	193.91	194.66	246.75	283.64	304.42	445.40	271.58	353.06	407.38	456.26	613.78
51	101.42	108.42	127.21	135.80	207.54	197.67	251.54	300.53	321.29	461.69	277.02	358.49	418.24	472.56	630.08
52	104.83	110.49	133.05	143.02	227.24	211.84	267.60	309.36	332.61	477.99	282.45	369.35	423.67	483.42	640.94
53	110.60	117.07	136.67	151.50	244.16	217.27	282.45	320.49	349.77	494.28	293.31	374.79	434.53	499.72	657.23
54	112.10	123.21	143.90	155.33	272.66	228.13	285.84	336.32	361.99	510.58	293.31	385.65	445.40	510.58	662.67
55	116.66	129.15	151.38	165.05	279.51	233.56	298.74	351.38	378.70	526.87	298.74	391.08	450.83	516.01	684.39
56	122.81	135.04	158.71	173.86	302.09	244.43	308.02	354.90	397.41	554.03	315.04	412.81	477.99	543.17	716.98
57	129.91	144.75	172.10	186.44	318.54	260.72	318.76	365.67	407.65	592.05	325.90	434.53	499.72	570.33	755.00
58	133.32	154.50	179.72	195.58	335.94	269.78	322.18	370.37	418.71	630.08	347.63	450.83	526.87	595.86	793.03
59	139.63	161.22	193.84	209.69	353.22	276.43	334.61	375.36	421.17	678.96	369.35	477.99	562.10	596.21	847.34
60	143.47	169.03	204.41	221.80	378.88	282.38	344.49	387.25	431.30	722.41	385.65	504.57	562.27	597.98	896.23
61	155.66	186.22	217.43	237.64	402.31	287.40	355.12	401.93	446.30	742.69	407.47	507.45	561.66	609.09	932.04
62	165.67	200.17	236.49	256.02	434.42	291.45	379.66	422.99	457.99	758.72	407.09	516.35	572.41	611.15	976.22
63	181.89	216.91	252.56	275.94	458.17	300.68	392.33	432.43	474.55	771.72	414.03	533.13	587.39	619.21	990.81
64	194.45	237.56	268.93	297.47	493.51	306.07	400.78	455.38	484.58	791.97	417.48	550.17	597.76	629.25	1010.32
65	208.60	257.08	287.21	319.77	521.91	320.70	422.84	472.71	501.04	815.98	415.48	561.89	610.28	631.98	1029.06
66	233.63	282.79	313.02	354.12	566.47	350.66	467.33	510.77	547.67	879.31	447.52	596.21	648.45	677.34	1046.59
67	256.63	314.13	349.24	388.60	615.45	387.14	504.79	562.27	599.83	887.45	455.94	598.42	697.31	739.73	1050.28
68	284.32	342.09	386.46	426.16	669.85	393.52	513.13	601.86	668.60	906.65	462.97	605.72	709.89	798.98	1060.97
69	312.34	377.95	424.01	472.48	726.72	405.25	529.38	620.65	708.27	938.28	467.31	613.35	719.23	825.10	1087.97
70	340.41	409.46	464.28	511.34	771.44	417.36	551.88	648.46	738.14	976.13	482.89	634.66	745.04	851.96	1124.45
71	368.55	440.47	494.01	561.29	815.87	439.16	582.30	683.14	780.73	1027.97	504.22	663.62	780.73	888.08	1171.10
72	398.27	477.36	529.84	609.15	861.12	465.47	612.46	719.64	820.70	1080.99	526.71	692.08	814.57	924.81	1221.86
73	415.98	509.12	562.33	662.95	899.73	486.19	644.42	756.62	863.07	1136.37	546.61	724.98	851.56	966.63	1274.46
74	424.39	547.55	597.56	720.60	942.16	512.39	676.89	795.55	906.11	1194.67	571.71	752.40	887.24	1005.89	1326.81
75	425.21	554.41	631.94	731.13	981.09	537.16	706.12	832.21	948.22	1248.32	592.64	779.26	917.96	1046.57	1376.94
76	424.15	554.20	646.21	730.08	988.23	557.45	738.56	872.63	994.93	1307.76	606.84	806.77	952.60	1086.67	1427.72
77	424.28	552.86	647.23	730.89	987.95	577.46	765.58	909.94	1040.98	1364.91	617.31	825.43	984.31	1120.60	1478.18
78	443.27	577.84	678.82	765.95	1025.71	582.33	777.93	928.64	1063.25	1391.95	617.60	824.93	985.37	1131.20	1477.04
79	451.55	593.57	697.39	790.28	1052.40	582.56	778.07	929.39	1065.61	1393.37	619.09	824.78	986.11	1130.66	1478.45
80	455.45	598.93	704.03	797.46	1057.72	582.25	779.11	929.26	1064.39	1393.05	618.95	825.82	985.98	1129.46	1478.14
81	495.49	650.65	765.76	865.86	1149.48	627.29	837.50	997.66	1142.80	1494.82	660.66	885.88	1054.38	1209.54	1581.57
82	533.86	700.70	825.82	932.60	1237.90	667.33	890.89	1062.72	1216.21	1593.25	704.03	940.94	1121.12	1282.94	1680.01
83	572.24	750.75	884.21	1001.00	1327.99	709.04	944.27	1126.12	1289.62	1688.35	745.74	994.32	1186.18	1356.35	1780.11
84	613.94	805.80	950.95	1074.40	1424.75	752.42	1001.00	1194.52	1366.36	1791.78	790.79	1054.38	1254.58	1434.76	1883.54

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1

Union Security Insurance Company

7062-PA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per $10 of Integrated Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 100%; Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	36.54	36.95	36.25	37.83	65.46	79.59	99.49	113.70	125.07	180.78	211.84	266.15	304.17	331.33	450.83
30	39.93	40.69	41.06	40.70	82.58	85.68	99.49	113.70	125.07	192.91	211.84	266.15	304.17	331.33	450.83
31	41.62	42.49	44.00	43.76	84.00	91.84	100.86	116.84	125.07	205.06	211.84	266.15	304.17	331.33	450.83
32	43.30	45.30	47.50	47.32	84.00	91.84	100.86	122.73	125.07	211.14	211.84	266.15	304.17	331.33	450.83
33	44.32	47.04	50.21	51.02	86.03	98.01	106.83	128.61	127.79	223.31	211.84	266.15	304.17	331.33	450.83
34	46.01	49.79	52.88	54.28	86.03	98.01	112.81	134.50	133.38	235.48	211.84	266.15	304.17	331.33	450.83
35	47.71	51.50	56.17	57.79	89.21	104.19	118.79	134.50	138.98	241.57	211.84	266.15	304.17	331.33	450.83
36	48.81	54.91	58.79	60.95	92.11	110.37	124.77	140.39	144.58	253.76	211.84	266.15	304.17	331.33	450.83
37	49.59	57.64	62.06	65.04	97.07	116.56	130.77	152.19	150.18	265.97	211.84	266.15	304.17	331.33	450.83
38	50.66	59.36	66.31	68.49	97.07	116.56	136.76	158.10	155.79	278.18	211.84	266.15	304.17	331.33	450.83
39	51.47	60.07	67.24	72.52	97.81	122.75	142.76	164.01	167.01	296.52	211.84	266.15	304.17	331.33	450.83
40	49.76	59.27	66.59	75.51	97.03	126.86	143.16	168.41	179.13	304.22	222.70	277.02	320.47	358.49	477.99
41	53.00	62.34	68.16	76.17	101.90	133.54	149.55	174.99	185.71	317.04	222.70	277.02	320.47	358.49	477.99
42	60.61	65.54	71.87	79.91	104.76	134.14	155.98	181.62	198.23	329.92	222.70	277.02	320.47	358.49	477.99
43	64.22	69.53	80.82	81.95	113.82	140.92	162.47	194.26	204.96	342.20	222.70	277.02	320.47	358.49	477.99
44	68.65	75.46	86.19	87.75	131.34	147.76	169.02	201.03	211.73	342.20	222.70	277.02	320.47	358.49	477.99
45	78.68	76.73	89.57	88.35	132.51	160.59	187.09	203.64	219.57	363.92	244.43	298.74	336.76	374.79	510.58
46	83.70	84.05	96.00	100.01	141.42	161.31	200.51	216.29	226.33	363.92	244.43	298.74	336.76	374.79	510.58
47	88.94	88.81	100.03	103.99	150.40	168.58	207.69	223.11	239.04	363.92	244.43	298.74	336.76	374.79	510.58
48	93.41	94.10	106.05	109.79	160.04	173.81	214.93	235.95	251.85	363.92	244.43	298.74	336.76	374.79	510.58
49	98.06	97.55	110.83	113.29	172.71	173.81	217.27	242.92	258.84	363.92	244.43	298.74	336.76	374.79	510.58
50	95.81	93.32	106.87	114.13	171.54	189.40	231.00	257.86	270.05	407.38	266.15	325.90	374.79	418.24	570.33
51	97.19	97.93	113.08	122.22	187.96	192.33	231.01	269.44	291.63	418.24	271.58	336.76	396.51	434.53	581.19
52	100.64	103.37	122.26	129.07	210.40	206.40	251.86	283.14	302.37	439.97	282.45	353.06	407.38	450.83	608.35
53	106.35	109.75	129.28	133.88	226.72	217.27	266.15	299.13	314.29	456.26	287.88	363.92	418.24	461.69	624.64
54	112.10	112.34	132.83	141.21	249.16	222.70	269.96	304.29	331.40	467.13	304.17	374.79	429.10	477.99	640.94
55	116.66	118.08	140.03	150.38	256.21	228.13	282.45	324.35	342.38	483.42	309.61	385.65	439.97	494.28	662.67
56	118.57	127.74	143.94	155.75	273.77	238.99	282.35	324.04	361.28	510.58	320.47	407.38	461.69	516.01	689.82
57	125.72	133.89	157.14	164.93	290.84	255.29	298.52	340.28	372.85	543.17	336.76	423.67	483.42	543.17	727.85
58	129.28	143.73	165.05	177.80	304.16	264.49	307.54	346.32	380.65	581.19	358.49	445.40	516.01	569.02	765.87
59	135.75	147.20	179.21	188.72	317.90	271.31	311.05	348.23	385.33	624.64	374.79	472.56	540.49	570.73	809.32
60	139.69	158.68	186.48	201.01	343.64	277.51	326.59	356.80	397.14	662.67	396.51	493.84	541.83	569.28	858.21
61	148.25	175.68	199.61	216.98	371.36	282.83	333.46	368.43	405.36	685.56	412.77	497.30	533.10	577.03	900.09
62	161.91	193.02	221.94	234.97	403.39	282.88	362.40	393.96	422.46	704.17	412.06	516.35	553.95	576.47	934.46
63	174.31	209.68	238.13	254.72	427.63	296.56	375.64	408.84	440.11	720.27	414.03	523.77	565.31	586.19	950.98
64	194.45	230.26	254.58	279.76	471.48	302.15	384.91	432.03	455.43	751.70	417.48	541.08	576.72	594.29	972.37
65	212.47	249.74	273.20	298.69	496.24	324.56	411.09	443.16	466.48	773.03	423.87	553.24	590.21	595.45	988.44
66	233.63	279.07	298.79	332.66	545.01	350.66	459.28	484.67	505.54	832.12	460.31	583.34	624.43	644.21	1007.98
67	260.64	306.47	338.10	370.27	589.45	387.14	492.58	539.00	563.70	846.74	468.15	590.28	672.99	701.99	1017.72
68	288.44	334.31	367.70	400.44	639.60	397.38	497.69	574.86	620.05	864.21	474.54	598.00	690.60	764.57	1030.11
69	316.45	370.16	405.25	442.95	692.53	405.25	514.78	591.45	664.46	883.52	481.92	609.70	700.97	788.59	1051.46
70	340.41	398.19	442.17	475.58	734.89	417.36	534.63	610.52	686.40	924.40	493.24	631.21	720.89	810.57	1086.51
71	372.47	422.57	462.92	522.70	766.31	439.16	559.53	640.85	722.18	962.90	510.73	650.61	748.20	842.54	1122.30
72	394.55	456.60	496.72	565.16	803.95	462.41	584.90	673.70	756.39	1007.50	526.71	673.70	774.76	869.69	1160.61
73	409.11	483.01	521.94	607.43	836.65	483.32	612.78	701.96	791.14	1058.69	549.49	699.08	802.65	900.47	1205.42
74	415.03	519.55	548.01	654.81	868.51	504.30	639.13	736.22	825.21	1102.98	566.32	722.73	827.91	930.38	1245.91
75	408.75	518.37	577.46	658.57	893.95	519.50	665.77	764.12	862.48	1147.45	580.03	743.95	854.91	960.83	1281.11
76	409.61	512.88	585.24	649.50	893.88	540.98	689.16	795.01	893.79	1194.86	595.08	762.08	879.68	985.53	1317.17
77	405.00	512.14	582.94	649.44	890.03	555.59	715.27	826.82	931.64	1242.42	597.89	775.47	903.38	1011.80	1353.54
78	419.52	530.34	605.60	674.91	919.74	558.48	723.93	838.58	948.90	1259.77	594.07	773.62	896.33	1014.11	1346.37
79	429.70	542.59	622.73	691.95	937.10	557.23	720.03	836.81	945.60	1255.48	595.63	770.64	894.00	1007.65	1337.65
80	430.43	547.21	625.62	697.36	939.27	557.22	719.05	834.16	942.61	1252.91	593.92	765.76	889.22	1006.00	1334.66
81	467.13	593.92	680.68	757.42	1021.02	597.26	770.77	895.89	1011.01	1343.00	633.96	819.15	950.95	1074.40	1428.09
82	503.84	638.97	732.40	815.81	1097.76	635.63	820.82	952.62	1074.40	1429.76	674.00	869.20	1009.34	1139.47	1514.84
83	540.54	685.68	785.78	874.20	1179.51	677.34	870.87	1009.34	1137.80	1516.51	715.71	920.92	1069.40	1204.53	1603.26
84	580.58	735.73	844.17	939.27	1266.26	719.05	922.59	1071.07	1207.87	1606.60	755.75	974.30	1131.13	1274.60	1698.36

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1

Union Security Insurance Company

7062-PA

Premiums to be used only with those

that have not previously elected a landing spot option

Preferred rates per $10 of Integrated Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 100%; Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	30.09	31.92	30.45	32.22	54.85	68.22	85.28	96.65	105.17	153.66	179.25	228.13	260.72	282.45	385.65
30	32.88	35.14	34.49	34.67	69.19	73.44	85.28	96.65	105.17	163.98	179.25	228.13	260.72	282.45	385.65
31	34.27	36.70	36.96	37.28	70.37	78.72	86.45	99.32	105.17	174.30	179.25	228.13	260.72	282.45	385.65
32	35.66	39.12	39.90	40.31	70.37	78.72	86.45	104.32	105.17	179.47	179.25	228.13	260.72	282.45	385.65
33	36.50	40.62	42.18	43.46	72.08	84.01	91.57	109.32	107.46	189.81	179.25	228.13	260.72	282.45	385.65
34	37.89	43.00	44.42	46.24	72.08	84.01	96.69	114.33	112.16	200.16	179.25	228.13	260.72	282.45	385.65
35	39.29	44.47	47.18	49.23	74.74	89.30	101.82	114.33	116.87	205.34	179.25	228.13	260.72	282.45	385.65
36	40.20	47.42	49.38	51.92	77.17	94.60	106.95	119.34	121.58	215.70	179.25	228.13	260.72	282.45	385.65
37	40.84	49.78	52.13	55.40	81.33	99.91	112.08	129.36	126.29	226.07	179.25	228.13	260.72	282.45	385.65
38	41.72	51.26	55.70	58.34	81.33	99.91	117.22	134.38	131.00	236.45	179.25	228.13	260.72	282.45	385.65
39	42.39	51.88	56.48	61.77	81.95	105.22	122.37	139.41	140.44	252.04	179.25	228.13	260.72	282.45	385.65
40	41.47	51.54	56.34	65.10	82.10	109.94	123.28	144.36	153.01	260.76	190.11	233.56	271.58	304.17	407.38
41	44.17	54.21	57.68	65.67	86.22	115.74	128.78	149.99	158.63	271.75	190.11	233.56	271.58	304.17	407.38
42	50.51	56.99	60.81	68.89	88.64	116.25	134.32	155.68	169.33	282.79	190.11	233.56	271.58	304.17	407.38
43	53.52	60.46	68.39	70.65	96.31	122.13	139.91	166.50	175.07	293.31	190.11	233.56	271.58	304.17	407.38
44	57.21	65.62	72.93	75.65	111.13	128.06	145.55	172.31	180.85	293.31	190.11	233.56	271.58	304.17	407.38
45	67.44	64.45	76.77	76.57	113.12	135.50	159.03	171.96	188.83	309.61	206.40	255.29	287.88	320.47	434.53
46	71.75	70.60	82.29	86.68	120.72	136.10	170.44	182.64	194.65	309.61	206.40	255.29	287.88	320.47	434.53
47	76.23	74.60	85.74	90.12	128.39	142.24	176.54	188.40	205.57	309.61	206.40	255.29	287.88	320.47	434.53
48	80.07	79.04	90.90	95.15	136.62	146.66	182.69	199.25	216.59	309.61	206.40	255.29	287.88	320.47	434.53
49	84.05	81.94	94.99	98.19	147.44	146.66	184.68	205.13	222.60	309.61	206.40	255.29	287.88	320.47	434.53
50	83.32	79.49	92.62	97.35	145.43	163.09	194.25	221.76	230.77	347.63	228.13	277.02	320.47	353.06	483.42
51	84.52	83.94	95.41	105.25	160.55	165.61	195.07	227.99	247.14	353.06	233.56	287.88	336.76	369.35	494.28
52	83.87	89.11	104.28	108.14	180.95	173.81	215.13	241.20	257.02	374.79	238.99	298.74	347.63	385.65	516.01
53	89.33	95.12	110.81	112.75	191.84	184.68	228.13	256.39	268.67	385.65	244.43	309.61	353.06	391.08	532.31
54	94.85	94.22	114.38	120.03	211.55	190.11	227.61	256.24	280.41	396.51	260.72	320.47	363.92	407.38	543.17
55	99.38	99.63	117.32	128.37	218.95	195.54	238.99	275.70	290.51	412.81	260.72	325.90	374.79	418.24	564.90
56	101.64	109.49	121.80	134.02	231.29	200.97	241.28	277.75	309.67	434.53	271.58	347.63	391.08	439.97	586.62
57	108.95	112.18	134.69	139.83	249.29	217.27	252.98	289.49	318.17	461.69	287.88	358.49	412.81	461.69	619.21
58	109.08	122.17	139.38	152.91	258.76	227.47	263.61	293.41	323.55	494.28	304.17	380.22	439.97	483.13	651.80
59	116.36	126.17	153.61	160.76	269.33	230.36	263.92	293.96	327.08	532.31	320.47	401.94	459.41	484.11	689.82
60	117.04	134.53	157.79	169.81	290.77	233.69	277.38	304.58	337.35	564.90	336.76	418.69	460.04	483.17	727.85
61	126.01	151.09	171.09	185.98	313.89	241.78	281.50	314.01	343.94	581.69	349.26	421.18	452.19	490.02	766.94
62	139.32	164.43	189.19	199.90	341.33	240.02	306.32	335.91	359.29	600.04	352.48	438.41	470.85	489.78	793.51
63	147.78	177.14	202.05	215.80	362.17	251.25	321.38	345.94	375.05	612.70	352.87	444.27	481.40	499.50	806.59
64	163.95	197.36	215.14	237.27	400.98	255.06	325.39	365.86	386.21	639.84	355.30	459.24	488.31	504.95	825.33
65	181.56	213.01	231.17	253.01	423.52	274.33	348.45	376.69	397.38	657.08	360.92	471.12	501.88	507.78	839.50
66	197.99	238.14	252.55	282.58	463.48	299.44	390.79	413.84	428.30	707.73	392.11	497.56	532.37	548.50	857.86
67	220.54	260.50	286.08	315.28	502.76	330.68	419.30	457.57	480.59	720.54	398.95	500.72	571.63	596.31	867.10
68	247.23	283.78	311.42	341.66	544.52	339.51	424.39	489.98	526.67	733.04	405.10	509.27	586.43	649.89	875.79
69	267.13	315.61	345.21	376.51	589.93	343.18	438.11	503.82	565.89	752.08	408.90	518.43	595.10	671.76	894.47
70	287.73	338.08	375.85	404.06	625.27	355.27	455.30	517.39	582.92	786.43	420.81	538.08	613.96	689.85	924.40
71	317.58	358.11	393.83	445.52	651.94	374.10	474.95	543.26	614.83	819.77	432.66	553.02	637.60	715.67	953.15
72	335.00	387.42	423.87	480.55	682.46	391.97	496.09	572.65	643.08	857.44	447.10	572.65	658.39	738.01	986.06
73	347.23	411.21	444.27	515.99	710.49	411.39	520.72	595.52	673.19	900.47	466.06	595.52	681.82	765.25	1024.17
74	352.62	441.77	466.39	557.68	739.61	428.79	542.05	625.65	701.16	938.48	482.72	614.86	703.86	790.15	1059.83
75	348.40	440.75	490.30	560.90	759.01	441.33	564.90	650.64	733.86	975.96	494.28	632.99	726.30	817.08	1089.44
76	349.01	435.10	497.46	551.83	759.80	461.01	585.67	675.05	759.73	1016.10	505.70	646.82	747.96	837.34	1119.59
77	345.00	435.00	495.07	552.99	757.29	472.47	608.09	702.14	791.67	1056.50	507.23	658.17	767.76	859.49	1150.19
78	356.20	451.19	514.56	573.97	781.78	475.01	615.94	712.49	806.46	1071.50	505.84	657.18	761.78	861.30	1144.41
79	365.98	460.66	529.87	588.16	796.17	474.01	611.21	711.56	803.76	1066.80	507.19	655.13	760.35	855.68	1137.27
80	365.36	465.46	532.20	592.26	799.13	473.81	610.61	709.04	800.80	1064.39	505.50	650.65	755.75	855.85	1134.46
81	397.06	505.50	578.91	643.97	867.53	507.17	655.65	760.76	859.19	1141.14	538.87	695.69	809.14	912.58	1214.54
82	428.76	543.87	622.29	694.02	932.60	540.54	697.36	809.14	912.58	1214.54	572.24	739.07	857.52	969.30	1287.95
83	458.79	582.25	667.33	742.41	1002.67	575.57	740.74	857.52	967.63	1289.62	608.94	782.45	909.24	1024.35	1363.02
84	493.83	625.62	717.38	799.13	1076.07	610.61	784.11	910.91	1026.02	1366.36	642.31	827.49	960.96	1082.74	1443.10

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1

Union Security Insurance Company

7062-PA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per $10 of Integrated Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 100%; Home and Community Care at 80%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	45.14	41.99	42.05	44.83	77.85	90.96	113.70	133.60	150.66	213.92	238.99	298.74	353.06	391.08	521.44
30	49.33	46.24	47.63	48.24	98.20	97.92	113.70	133.60	150.66	228.28	238.99	298.74	353.06	391.08	521.44
31	51.41	48.28	51.04	51.87	99.89	104.96	115.26	137.29	150.66	242.66	238.99	298.74	353.06	391.08	521.44
32	53.49	51.48	55.10	56.08	99.89	104.96	115.26	144.20	150.66	249.85	238.99	298.74	353.06	391.08	521.44
33	54.75	53.45	58.24	60.47	102.31	112.01	122.09	151.12	153.93	264.24	238.99	298.74	353.06	391.08	521.44
34	56.83	56.57	61.34	64.33	102.31	112.01	128.92	158.04	160.66	278.65	238.99	298.74	353.06	391.08	521.44
35	58.93	58.52	65.16	68.50	106.09	119.07	135.76	158.04	167.41	285.86	238.99	298.74	353.06	391.08	521.44
36	60.30	62.40	68.20	72.24	109.54	126.14	142.60	164.96	174.15	300.29	238.99	298.74	353.06	391.08	521.44
37	61.26	65.50	71.99	77.08	115.44	133.21	149.45	178.83	180.90	314.73	238.99	298.74	353.06	391.08	521.44
38	62.58	67.45	76.92	81.17	115.44	133.21	156.30	185.76	187.65	329.18	238.99	298.74	353.06	391.08	521.44
39	63.58	68.26	78.00	85.94	116.31	140.29	163.16	192.71	201.17	350.88	238.99	298.74	353.06	391.08	521.44
40	58.06	69.58	79.39	88.53	116.94	143.77	171.00	200.49	208.98	367.00	249.86	320.47	374.79	412.81	554.03
41	61.84	73.19	81.27	89.31	122.80	151.35	178.62	208.32	216.67	382.46	249.86	320.47	374.79	412.81	554.03
42	70.72	76.94	85.69	93.69	126.24	152.02	186.31	216.22	231.27	398.00	249.86	320.47	374.79	412.81	554.03
43	74.93	81.62	96.36	96.08	137.17	159.71	194.07	231.26	239.11	412.81	249.86	320.47	374.79	412.81	554.03
44	80.10	88.58	102.77	102.88	158.28	167.46	201.89	239.32	247.02	412.81	249.86	320.47	374.79	412.81	554.03
45	86.18	89.00	105.56	106.02	161.60	180.67	215.15	244.37	259.10	434.53	271.58	347.63	396.51	439.97	592.05
46	91.68	97.49	113.15	120.01	172.46	181.47	230.59	259.54	267.07	434.53	271.58	347.63	396.51	439.97	592.05
47	97.41	103.01	117.89	124.79	183.41	189.65	238.84	267.73	282.06	434.53	271.58	347.63	396.51	439.97	592.05
48	102.31	109.16	124.99	131.74	195.17	195.54	247.17	283.14	297.19	434.53	271.58	347.63	396.51	439.97	592.05
49	107.40	113.16	130.62	135.95	210.62	195.54	249.86	291.50	305.43	434.53	271.58	347.63	396.51	439.97	592.05
50	104.15	110.60	128.24	137.63	205.10	210.44	267.75	304.27	328.97	477.99	293.31	380.22	434.53	488.85	651.80
51	109.87	115.42	134.28	142.59	223.20	219.04	277.21	321.26	341.06	494.28	304.17	391.08	450.83	499.72	668.10
52	113.22	121.19	140.24	153.49	248.28	233.56	283.35	330.33	357.81	510.58	309.61	396.51	456.26	516.01	684.39
53	119.11	128.04	151.44	158.55	265.96	238.99	309.61	352.54	370.05	526.87	320.47	407.38	472.56	521.44	700.69
54	125.03	134.09	154.97	165.92	291.47	249.86	307.01	363.01	387.48	543.17	325.90	423.67	483.42	537.74	716.98
55	129.63	140.21	162.74	176.05	298.14	255.29	331.33	373.00	404.63	559.46	331.33	429.10	488.85	548.60	733.28
56	135.51	145.98	169.78	184.72	325.69	271.58	328.56	380.62	423.22	597.49	347.63	445.40	516.01	570.33	771.30
57	142.48	155.61	183.33	197.19	341.62	287.88	344.06	396.14	437.48	635.51	363.92	467.13	537.74	602.92	814.75
58	149.49	165.28	194.40	209.81	358.64	301.52	351.47	404.04	447.26	678.96	385.65	494.28	570.33	628.07	852.77
59	151.26	175.24	208.47	220.17	379.71	307.14	367.60	402.50	452.54	733.28	401.94	526.87	599.94	642.08	907.09
60	158.57	186.27	222.34	235.66	405.32	311.59	375.80	417.71	461.19	782.16	429.10	552.88	603.16	641.04	961.41
61	166.78	203.79	231.69	251.42	437.68	319.33	389.76	431.24	474.97	799.82	444.52	553.12	594.98	650.31	1011.93
62	180.73	218.04	251.05	270.04	461.01	317.17	409.86	456.17	485.63	813.27	446.81	560.19	618.57	650.16	1049.31
63	197.05	234.98	266.99	293.63	484.35	329.51	425.72	459.94	505.17	827.84	451.67	579.89	631.56	664.62	1065.49
64	213.51	252.18	286.85	315.18	524.35	337.47	432.53	490.41	517.37	845.66	457.45	595.64	644.07	664.20	1081.47
65	231.78	275.44	304.73	337.34	556.14	355.47	458.07	502.25	525.23	880.40	457.44	605.11	658.46	668.52	1101.27
66	253.42	305.12	334.36	372.00	605.09	386.12	507.62	544.33	579.26	943.64	494.41	643.39	696.48	721.51	1119.51
67	280.69	340.95	378.97	414.26	658.79	427.47	553.64	608.80	639.58	960.73	504.79	655.41	750.01	785.02	1135.77
68	313.16	377.07	412.72	455.55	717.39	435.96	563.28	652.02	713.43	979.95	509.27	663.59	763.90	860.14	1149.71
69	341.11	413.02	457.78	505.71	786.57	445.41	580.49	671.76	759.39	1011.30	518.43	675.42	781.29	883.52	1175.59
70	380.93	447.02	504.81	543.52	832.34	465.65	603.62	703.64	789.88	1055.47	538.08	693.30	810.57	914.05	1214.13
71	411.68	479.86	532.02	603.39	880.69	491.21	634.35	741.70	832.78	1112.55	559.53	725.43	845.79	953.15	1268.69
72	442.94	522.33	576.20	656.53	932.58	517.53	670.64	780.89	881.94	1169.80	584.90	759.45	881.94	998.31	1325.97
73	460.67	558.07	608.93	715.20	979.41	540.85	707.71	819.91	926.36	1234.18	609.90	794.02	920.60	1041.43	1383.78
74	471.20	600.43	650.03	777.00	1021.95	569.02	741.61	862.97	973.53	1294.45	633.74	827.91	960.05	1086.80	1440.07
75	471.85	609.85	689.14	784.15	1065.43	595.16	774.21	905.35	1021.35	1356.76	658.21	859.96	998.66	1127.27	1497.99
76	472.62	607.67	702.29	786.24	1075.14	623.30	811.47	947.89	1072.55	1423.01	677.40	886.74	1037.27	1173.69	1554.73
77	473.57	610.71	707.24	790.90	1077.18	643.08	846.51	993.06	1126.27	1489.59	688.54	912.32	1076.18	1211.99	1613.76
78	492.74	637.20	740.17	829.29	1121.69	649.91	861.92	1014.70	1153.52	1522.14	690.14	913.74	1076.38	1226.46	1617.62
79	506.18	655.48	762.94	855.84	1151.24	653.12	861.50	1016.52	1158.35	1525.81	693.10	915.02	1080.02	1226.54	1617.45
80	510.51	662.33	772.44	865.86	1157.82	652.32	862.53	1017.68	1156.15	1528.19	694.02	915.91	1081.08	1227.89	1621.61
81	553.88	720.72	839.17	940.94	1257.92	702.37	927.59	1094.42	1242.90	1639.97	740.74	980.98	1156.15	1314.64	1733.39
82	597.26	775.77	902.57	1012.68	1354.68	749.08	987.65	1162.82	1321.32	1746.74	790.79	1042.70	1227.89	1394.72	1843.50
83	640.64	832.50	969.30	1086.08	1453.11	794.12	1047.71	1232.89	1401.40	1851.84	835.83	1106.10	1301.30	1474.80	1950.28
84	687.35	892.56	1039.37	1166.16	1559.89	842.51	1111.11	1306.30	1484.81	1960.29	887.55	1169.50	1374.70	1561.55	2063.72

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1

Union Security Insurance Company

7062-PA

Premiums to be used only with those

that have not previously elected a landing spot option

Preferred rates per $10 of Integrated Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 100%; Home and Community Care at 80%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	38.69	35.27	36.25	37.83	65.46	76.75	96.65	113.70	127.92	180.78	200.97	255.29	298.74	331.33	445.40
30	42.28	38.84	41.06	40.70	82.58	82.62	96.65	113.70	127.92	192.91	200.97	255.29	298.74	331.33	445.40
31	44.07	40.56	44.00	43.76	84.00	88.56	97.97	116.84	127.92	205.06	200.97	255.29	298.74	331.33	445.40
32	45.85	43.24	47.50	47.32	84.00	88.56	97.97	122.73	127.92	211.14	200.97	255.29	298.74	331.33	445.40
33	46.92	44.90	50.21	51.02	86.03	94.51	103.78	128.61	130.69	223.31	200.97	255.29	298.74	331.33	445.40
34	48.72	47.52	52.88	54.28	86.03	94.51	109.58	134.50	136.41	235.48	200.97	255.29	298.74	331.33	445.40
35	50.51	49.16	56.17	57.79	89.21	100.47	115.39	134.50	142.14	241.57	200.97	255.29	298.74	331.33	445.40
36	51.68	52.41	58.79	60.95	92.11	106.43	121.21	140.39	147.86	253.76	200.97	255.29	298.74	331.33	445.40
37	52.51	55.02	62.06	65.04	97.07	112.40	127.03	152.19	153.59	265.97	200.97	255.29	298.74	331.33	445.40
38	53.64	56.66	66.31	68.49	97.07	112.40	132.85	158.10	159.33	278.18	200.97	255.29	298.74	331.33	445.40
39	54.50	57.34	67.24	72.52	97.81	118.37	138.68	164.01	170.80	296.52	200.97	255.29	298.74	331.33	445.40
40	49.76	59.27	66.59	75.51	99.52	122.63	147.14	172.42	179.13	313.88	211.84	271.58	320.47	353.06	472.56
41	53.00	62.34	68.16	76.17	104.51	129.09	153.70	179.16	185.71	327.10	211.84	271.58	320.47	353.06	472.56
42	60.61	65.54	71.87	79.91	107.44	129.66	160.32	185.95	198.23	340.40	211.84	271.58	320.47	353.06	472.56
43	64.22	69.53	80.82	81.95	116.74	136.22	166.99	198.88	204.96	353.06	211.84	271.58	320.47	353.06	472.56
44	68.65	75.46	86.19	87.75	134.70	142.84	173.72	205.81	211.73	353.06	211.84	271.58	320.47	353.06	472.56
45	74.93	76.73	89.57	91.30	138.98	155.58	182.41	208.17	219.57	369.35	233.56	293.31	336.76	374.79	505.15
46	79.72	84.05	96.00	103.34	148.32	156.26	195.50	221.09	226.33	369.35	233.56	293.31	336.76	374.79	505.15
47	84.70	88.81	100.03	107.46	157.73	163.31	202.50	228.07	239.04	369.35	233.56	293.31	336.76	374.79	505.15
48	88.97	94.10	106.05	113.45	167.84	168.38	209.56	241.20	251.85	369.35	233.56	293.31	336.76	374.79	505.15
49	93.39	97.55	110.83	117.07	181.14	168.38	211.84	248.32	258.84	369.35	233.56	293.31	336.76	374.79	505.15
50	87.48	93.32	110.43	117.49	175.27	178.88	225.75	257.86	279.87	407.38	249.86	325.90	369.35	418.24	554.03
51	92.97	97.93	113.08	122.22	187.96	186.98	236.14	274.62	291.63	418.24	260.72	331.33	385.65	423.67	570.33
52	96.45	103.37	118.67	129.07	210.40	200.97	241.37	283.14	302.37	434.53	260.72	336.76	385.65	439.97	581.19
53	102.09	109.75	129.28	133.88	226.72	200.97	260.72	299.13	314.29	445.40	271.58	347.63	401.94	445.40	597.49
54	107.79	112.34	132.83	141.21	249.16	211.84	259.37	309.63	331.40	461.69	277.02	358.49	412.81	456.26	608.35
55	112.34	118.08	140.03	150.38	251.56	217.27	282.45	318.94	342.38	477.99	282.45	363.92	418.24	467.13	624.64
56	114.34	124.09	143.94	155.75	278.49	233.56	277.22	324.04	361.28	510.58	293.31	380.22	439.97	483.42	657.23
57	121.53	133.89	157.14	168.51	290.84	244.43	293.46	335.20	372.85	537.74	309.61	396.51	456.26	510.58	695.26
58	125.24	140.13	165.05	177.80	304.16	253.91	297.78	341.51	380.65	575.76	325.90	418.24	483.42	531.45	722.41
59	127.99	150.71	175.55	188.72	322.32	261.07	311.05	343.71	385.33	624.64	342.20	445.40	508.06	545.26	771.30
60	135.92	158.68	190.07	201.01	343.64	262.90	317.64	356.80	392.87	662.67	363.92	472.37	511.16	545.36	814.75
61	140.84	172.17	196.04	213.53	371.36	273.71	333.46	368.43	405.36	680.37	375.72	471.93	504.54	554.13	862.80
62	154.38	185.87	214.66	227.96	390.09	270.02	349.46	389.82	414.56	689.30	382.27	477.38	526.25	554.80	892.70
63	166.73	198.83	227.31	251.18	410.17	280.08	363.12	389.18	428.63	701.56	385.80	491.04	538.81	565.54	906.17
64	183.01	215.64	243.83	269.14	445.04	286.45	369.04	416.46	440.86	720.38	390.83	504.70	547.25	563.21	920.20
65	197.02	235.05	259.19	288.15	474.85	301.38	387.60	428.39	445.75	747.26	390.30	514.34	558.09	569.88	934.28
66	213.83	260.47	284.56	314.77	514.97	327.02	431.08	462.30	491.49	802.10	421.95	549.03	592.41	614.76	952.22
67	240.59	291.14	323.24	351.94	559.11	362.95	472.22	515.73	542.02	818.24	427.44	557.71	636.50	668.02	964.80
68	267.83	318.76	352.69	385.75	609.35	370.38	478.40	555.56	605.11	833.35	432.11	563.28	648.16	730.17	976.10
69	291.79	350.68	390.24	428.19	666.88	379.69	492.87	569.54	646.21	857.96	441.76	573.19	664.46	752.08	1000.35
70	324.20	379.40	427.43	461.28	706.47	396.66	513.94	596.72	672.60	896.80	458.75	589.82	689.85	776.08	1031.32
71	348.95	408.24	452.56	512.18	747.25	416.39	540.01	631.09	709.17	946.64	474.95	618.08	718.93	810.01	1080.01
72	375.94	442.77	490.10	558.39	793.23	440.97	569.59	664.52	750.26	995.25	496.09	646.14	750.26	848.26	1126.92
73	391.92	473.22	518.83	607.43	833.33	460.30	601.27	696.21	788.27	1050.06	517.84	676.07	782.51	886.08	1176.65
74	399.43	510.21	553.84	661.07	868.51	482.72	631.04	733.52	827.91	1100.28	539.35	703.86	817.12	924.99	1224.33
75	400.52	518.37	585.63	666.94	905.19	506.89	658.21	769.17	867.52	1152.49	559.85	731.34	849.87	958.31	1273.54
76	402.34	517.74	597.44	669.04	913.74	529.22	689.16	806.77	912.61	1208.97	576.26	752.67	882.03	997.29	1321.87
77	402.86	518.57	602.22	673.02	916.14	546.84	719.64	844.32	957.88	1266.48	584.93	775.47	914.32	1029.21	1371.04
78	419.52	542.22	629.34	704.60	953.73	552.52	731.93	862.60	981.00	1293.81	586.23	777.56	914.14	1041.90	1374.09
79	429.70	557.16	648.23	728.37	979.19	555.42	732.73	864.04	983.78	1297.21	588.41	777.86	917.48	1042.02	1375.55
80	433.77	562.23	657.32	735.73	984.31	553.88	732.40	865.86	982.65	1299.63	590.59	779.11	919.25	1044.37	1378.04
81	470.47	612.28	714.04	799.13	1069.40	597.26	789.12	930.93	1056.05	1394.72	628.96	834.16	982.65	1117.78	1473.13
82	507.17	658.99	767.43	860.86	1151.15	637.30	839.17	987.65	1122.78	1484.81	672.34	885.88	1044.37	1186.18	1566.56
83	543.87	707.37	824.15	922.59	1234.56	675.67	890.89	1047.71	1191.19	1574.90	710.71	940.94	1106.10	1252.91	1658.32
84	583.91	759.09	884.21	990.99	1326.32	715.71	944.27	1111.11	1262.92	1666.66	754.08	994.32	1167.83	1327.99	1753.41

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1

Union Security Insurance Company

7062-PA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per $10 of Integrated Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 80%; Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	34.39	33.60	33.35	36.43	61.92	73.91	93.80	108.02	119.39	168.72	200.97	249.86	287.88	315.04	423.67
30	37.58	36.99	37.77	39.20	78.12	79.56	93.80	108.02	119.39	180.05	200.97	249.86	287.88	315.04	423.67
31	39.17	38.63	40.48	42.14	79.46	85.28	95.09	111.00	119.39	191.39	200.97	249.86	287.88	315.04	423.67
32	40.76	41.18	43.70	45.57	79.46	85.28	95.09	116.59	119.39	197.06	200.97	249.86	287.88	315.04	423.67
33	41.71	42.76	46.19	49.13	81.38	91.01	100.72	122.18	121.98	208.42	200.97	249.86	287.88	315.04	423.67
34	43.30	45.26	48.65	52.27	81.38	91.01	106.36	127.78	127.32	219.78	200.97	249.86	287.88	315.04	423.67
35	44.90	46.81	51.68	55.65	84.39	96.75	112.00	127.78	132.66	225.47	200.97	249.86	287.88	315.04	423.67
36	45.94	49.92	54.09	58.70	87.13	102.49	117.64	133.37	138.01	236.85	200.97	249.86	287.88	315.04	423.67
37	46.68	52.40	57.09	62.63	91.83	108.23	123.29	144.58	143.35	248.24	200.97	249.86	287.88	315.04	423.67
38	47.68	53.96	61.01	65.95	91.83	108.23	128.95	150.19	148.71	259.64	200.97	249.86	287.88	315.04	423.67
39	48.45	54.61	61.86	69.83	92.52	113.98	134.60	155.81	159.42	276.75	200.97	249.86	287.88	315.04	423.67
40	47.00	54.12	61.47	72.91	92.06	118.40	135.21	160.40	167.93	284.91	211.84	260.72	304.17	336.76	450.83
41	50.06	56.92	62.92	73.55	96.68	124.64	141.24	166.66	174.11	296.91	211.84	260.72	304.17	336.76	450.83
42	57.25	59.84	66.34	77.16	99.38	125.19	147.32	172.97	185.84	308.98	211.84	260.72	304.17	336.76	450.83
43	60.66	63.48	74.60	79.13	107.99	131.52	153.45	185.00	192.15	320.47	211.84	260.72	304.17	336.76	450.83
44	64.84	68.90	79.56	84.73	124.60	137.91	159.63	191.45	198.50	320.47	211.84	260.72	304.17	336.76	450.83
45	71.19	70.59	86.37	85.41	126.05	150.56	177.74	194.59	206.40	347.63	228.13	282.45	320.47	353.06	477.99
46	75.73	77.32	92.57	96.68	134.52	151.22	190.49	206.67	212.75	347.63	228.13	282.45	320.47	353.06	477.99
47	80.47	81.70	96.46	100.52	143.06	158.04	197.31	213.19	224.69	347.63	228.13	282.45	320.47	353.06	477.99
48	84.52	86.57	102.26	106.13	152.23	162.95	204.18	225.47	236.74	347.63	228.13	282.45	320.47	353.06	477.99
49	88.72	89.75	106.87	109.52	164.29	162.95	206.40	232.12	243.31	347.63	228.13	282.45	320.47	353.06	477.99
50	87.48	89.86	103.31	107.42	164.08	178.88	220.50	242.38	255.32	385.65	249.86	309.61	353.06	396.51	537.74
51	88.74	94.43	109.54	115.43	176.21	181.64	220.74	253.90	271.86	396.51	255.29	320.47	369.35	412.81	548.60
52	92.25	99.80	115.07	122.09	197.78	190.11	236.12	267.41	282.22	412.81	266.15	331.33	385.65	423.67	570.33
53	97.84	106.09	121.89	126.84	213.64	206.40	249.86	283.10	294.01	429.10	271.58	342.20	396.51	434.53	586.62
54	103.47	108.72	125.45	134.15	235.05	211.84	254.08	288.27	316.10	439.97	287.88	353.06	407.38	450.83	608.35
55	112.34	114.39	132.46	143.04	242.24	217.27	266.15	302.72	326.82	456.26	293.31	363.92	418.24	467.13	624.64
56	114.34	120.44	136.56	148.50	259.61	228.13	266.95	303.47	340.64	483.42	304.17	380.22	434.53	483.42	651.80
57	121.53	126.66	149.65	157.76	272.38	244.43	278.28	325.04	352.97	516.01	320.47	401.94	456.26	516.01	684.39
58	125.24	136.54	157.72	167.13	286.00	248.62	288.01	327.08	356.86	548.60	336.76	423.67	483.42	536.81	722.41
59	127.99	140.19	168.24	178.24	300.24	255.95	292.20	330.14	362.92	586.62	353.06	445.40	513.46	540.16	765.87
60	132.14	151.78	175.72	190.61	321.61	262.90	308.69	335.04	371.51	630.08	374.79	467.00	511.16	535.79	809.32
61	140.84	165.14	188.91	203.20	353.68	264.59	316.14	347.50	384.89	649.21	386.31	466.85	504.54	544.98	846.83
62	154.38	182.30	207.39	220.95	381.22	265.74	340.83	373.23	398.77	664.50	392.20	487.12	521.63	546.13	882.25
63	166.73	198.83	223.70	240.57	405.81	280.08	354.77	385.25	413.32	682.85	390.51	495.71	534.39	553.16	896.21
64	183.01	215.64	240.24	262.06	445.04	286.45	365.07	408.68	429.93	706.96	395.27	509.25	543.04	563.21	920.20
65	200.88	235.05	255.69	284.63	466.30	305.24	387.60	417.31	438.84	730.08	398.69	518.67	554.07	562.58	929.76
66	221.75	260.47	284.56	314.77	510.68	330.96	431.08	458.58	477.45	784.94	430.47	553.32	592.41	607.40	952.22
67	244.60	287.31	319.52	348.27	559.11	362.95	464.08	507.98	531.18	801.96	443.72	557.71	636.50	664.25	956.65
68	271.95	318.76	348.94	378.40	605.03	378.09	470.69	540.13	586.43	814.06	447.54	563.28	648.16	718.70	972.24
69	295.90	350.68	382.73	417.11	654.05	383.34	485.57	558.59	627.95	836.06	452.71	576.84	660.81	744.78	993.04
70	324.20	375.65	416.38	446.97	690.23	393.21	503.59	576.02	648.46	869.21	465.65	593.27	679.50	765.73	1024.42
71	352.87	397.50	435.29	494.64	724.37	416.39	527.00	605.07	683.14	907.60	481.45	614.83	705.91	793.75	1060.50
72	372.22	428.93	470.23	531.32	757.50	434.85	554.28	636.96	713.51	949.31	499.15	636.96	731.89	820.70	1096.30
73	385.04	456.90	490.87	571.51	790.17	457.43	578.25	661.68	747.99	998.28	517.84	658.81	756.62	848.68	1136.37
74	390.07	488.44	515.94	617.21	819.40	474.63	604.08	693.07	779.37	1040.95	533.96	682.28	782.06	876.45	1175.79
75	386.81	487.88	544.78	619.50	843.35	491.76	627.94	721.25	814.56	1081.88	547.24	701.08	807.00	907.87	1207.97
76	385.37	483.71	551.10	612.88	844.22	510.40	651.53	750.32	844.40	1126.65	562.15	719.74	830.29	931.43	1244.26
77	383.57	482.14	550.79	613.00	839.98	524.97	675.89	778.70	879.15	1172.43	565.51	732.03	853.07	955.23	1277.01
78	395.78	500.66	571.95	635.33	867.76	526.68	683.93	792.55	896.74	1187.67	560.74	730.20	844.88	956.56	1271.13
79	404.21	513.46	586.32	651.89	884.02	524.66	678.32	789.62	892.86	1184.73	561.34	725.52	843.43	949.76	1261.83
80	407.07	515.51	590.59	658.99	885.88	525.52	677.34	787.45	889.22	1182.84	560.56	722.39	839.17	949.28	1259.59
81	440.44	560.56	642.31	714.04	962.63	563.89	727.39	845.84	954.28	1267.93	597.26	772.44	897.56	1014.34	1346.34
82	475.47	602.27	690.69	769.10	1036.03	598.93	774.10	897.56	1014.34	1348.01	635.63	820.82	952.62	1076.07	1429.76
83	510.51	647.31	742.41	825.82	1112.77	638.97	820.82	952.62	1074.40	1429.76	674.00	867.53	1009.34	1137.80	1513.17
84	547.21	694.02	795.79	885.88	1194.52	677.34	870.87	1011.01	1139.47	1514.84	714.04	919.25	1066.06	1201.20	1601.59

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1

Union Security Insurance Company

7062-PA

Premiums to be used only with those

that have not previously elected a landing spot option

Preferred rates per $10 of Integrated Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 80%; Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	30.09	28.56	29.00	30.82	53.08	62.54	79.59	90.96	102.33	144.62	168.38	211.84	244.43	266.15	358.49
30	32.88	31.45	32.85	33.17	66.96	67.32	79.59	90.96	102.33	154.33	168.38	211.84	244.43	266.15	358.49
31	34.27	32.83	35.20	35.66	68.10	72.16	80.68	93.47	102.33	164.05	168.38	211.84	244.43	266.15	358.49
32	35.66	35.01	38.00	38.56	68.10	72.16	80.68	98.18	102.33	168.91	168.38	211.84	244.43	266.15	358.49
33	36.50	36.35	40.17	41.57	69.76	77.01	85.46	102.89	104.55	178.64	168.38	211.84	244.43	266.15	358.49
34	37.89	38.47	42.30	44.23	69.76	77.01	90.24	107.60	109.13	188.38	168.38	211.84	244.43	266.15	358.49
35	39.29	39.79	44.94	47.09	72.33	81.86	95.03	107.60	113.71	193.26	168.38	211.84	244.43	266.15	358.49
36	40.20	42.43	47.03	49.67	74.69	86.72	99.82	112.32	118.29	203.01	168.38	211.84	244.43	266.15	358.49
37	40.84	44.54	49.65	52.99	78.71	91.58	104.61	121.75	122.88	212.77	168.38	211.84	244.43	266.15	358.49
38	41.72	45.87	53.05	55.81	78.71	91.58	109.41	126.48	127.46	222.54	168.38	211.84	244.43	266.15	358.49
39	42.39	46.42	53.79	59.09	79.31	96.45	114.21	131.21	136.64	237.22	168.38	211.84	244.43	266.15	358.49
40	38.70	46.39	51.22	62.49	77.13	101.49	115.33	136.34	141.81	241.45	179.25	222.70	260.72	287.88	385.65
41	41.22	48.79	52.43	63.04	81.00	106.84	120.47	141.66	147.02	251.62	179.25	222.70	260.72	287.88	385.65
42	47.14	51.29	55.28	66.13	83.27	107.31	125.65	147.03	156.94	261.84	179.25	222.70	260.72	287.88	385.65
43	49.95	54.41	62.17	67.82	90.47	112.73	130.88	157.25	162.26	271.58	179.25	222.70	260.72	287.88	385.65
44	53.40	59.05	66.30	72.62	104.39	118.21	136.16	162.74	167.62	271.58	179.25	222.70	260.72	287.88	385.65
45	59.95	61.38	73.57	73.63	106.66	130.48	149.67	167.44	175.66	293.31	195.54	238.99	271.58	298.74	407.38
46	63.77	67.24	78.86	83.34	113.83	131.06	160.41	177.83	181.07	293.31	195.54	238.99	271.58	298.74	407.38
47	67.76	71.04	82.17	86.66	121.05	136.97	166.15	183.44	191.23	293.31	195.54	238.99	271.58	298.74	407.38
48	71.17	75.28	87.11	91.49	128.81	141.22	171.94	194.01	201.48	293.31	195.54	238.99	271.58	298.74	407.38
49	74.71	78.04	91.04	94.41	139.01	141.22	173.81	199.73	207.07	293.31	195.54	238.99	271.58	298.74	407.38
50	74.98	76.03	89.06	90.64	137.98	152.57	189.00	206.28	216.04	325.90	211.84	260.72	298.74	336.76	456.26
51	76.06	80.44	91.88	98.46	148.80	154.93	189.94	217.63	232.32	336.76	217.27	271.58	315.04	353.06	467.13
52	79.67	85.54	97.09	104.65	168.32	162.95	199.39	225.47	241.90	353.06	228.13	282.45	325.90	358.49	483.42
53	85.08	91.46	103.42	109.22	183.12	173.81	211.84	240.37	248.39	363.92	233.56	293.31	336.76	369.35	499.72
54	86.23	94.22	107.00	112.97	202.15	179.25	217.03	245.57	270.22	374.79	244.43	298.74	347.63	385.65	516.01
55	95.06	95.94	113.54	121.04	204.97	184.68	228.13	259.48	280.13	385.65	249.86	309.61	353.06	396.51	532.31
56	97.40	102.19	114.42	126.77	221.85	195.54	225.88	257.18	289.03	412.81	260.72	325.90	369.35	412.81	554.03
57	104.76	108.56	127.21	132.66	230.83	206.40	237.80	274.25	298.28	439.97	271.58	342.20	385.65	439.97	581.19
58	105.04	114.98	135.71	142.24	245.14	211.60	244.08	278.98	304.52	467.13	287.88	358.49	412.81	456.29	613.78
59	108.60	119.16	142.64	150.28	256.09	220.12	249.78	280.39	309.16	499.72	298.74	380.22	437.79	458.63	651.80
60	113.27	127.63	150.62	162.88	273.15	223.95	263.96	282.83	316.00	537.74	320.47	397.22	434.48	454.47	689.82
61	118.60	140.55	160.40	172.20	300.63	223.53	268.50	297.26	327.56	550.53	328.10	395.81	428.39	462.54	719.00
62	131.79	153.70	174.64	189.38	323.60	227.16	289.06	319.32	339.54	565.32	332.62	414.05	443.16	463.78	751.74
63	140.21	169.91	191.23	205.19	344.72	238.89	300.51	326.29	352.09	579.96	334.05	420.89	454.90	470.60	761.78
64	156.32	182.74	204.38	223.10	378.95	243.29	309.51	346.40	364.35	599.57	337.54	431.95	463.06	477.76	782.64
65	169.97	198.32	217.16	242.46	397.85	258.88	328.87	354.53	373.19	622.72	339.93	440.87	469.76	478.55	789.85
66	190.07	223.26	241.88	268.27	433.44	279.74	366.62	391.47	407.24	669.13	366.54	471.82	504.35	515.37	810.68
67	208.51	245.17	271.22	296.95	476.76	310.52	394.87	430.42	451.68	679.84	378.59	472.22	539.20	566.12	814.17
68	230.75	272.11	296.41	323.30	514.27	320.22	401.24	459.11	496.78	690.60	381.95	478.40	551.71	611.66	825.63
69	250.69	300.03	326.45	354.36	555.73	324.93	412.55	474.62	533.03	711.92	383.34	489.22	562.24	631.60	843.36
70	275.57	319.30	353.74	379.03	588.73	334.58	427.71	489.79	551.88	738.14	396.66	503.59	576.02	651.91	869.21
71	301.90	336.62	369.65	420.97	617.62	354.58	448.92	513.98	582.30	770.97	409.89	523.74	598.56	673.38	901.10
72	316.38	363.21	400.69	450.10	643.16	370.54	471.59	542.03	606.33	808.45	425.66	542.03	621.65	698.20	930.94
73	326.60	388.37	416.31	486.60	670.65	388.38	491.95	563.87	635.79	848.68	440.16	560.99	644.42	722.10	966.63
74	330.78	413.77	437.24	523.22	696.65	404.52	512.39	587.90	663.40	884.54	453.06	579.81	666.10	744.31	1000.50
75	329.20	415.80	463.06	527.42	716.84	418.63	534.63	612.81	693.51	920.48	464.02	595.16	685.95	771.69	1026.40
76	327.20	410.79	468.20	520.09	717.59	432.78	552.74	637.42	717.39	957.30	477.47	611.54	705.63	792.65	1058.44
77	325.71	409.28	467.21	520.84	713.76	446.22	575.28	662.77	747.93	997.44	481.33	621.25	726.20	811.62	1084.59
78	336.41	425.46	486.85	540.32	737.79	447.18	581.94	674.47	762.33	1009.42	476.43	621.66	718.25	813.67	1081.05
79	344.13	436.99	498.92	553.56	752.24	446.87	576.75	671.63	758.29	1006.93	476.50	617.23	717.00	806.84	1072.28
80	345.34	438.77	502.17	560.56	752.42	447.11	575.57	669.00	755.75	1006.00	477.14	613.94	714.04	807.47	1071.07
81	373.71	477.14	545.54	607.27	817.48	478.81	618.95	719.05	810.81	1077.74	507.17	657.32	762.43	862.53	1144.47
82	403.74	512.18	587.25	653.98	880.88	508.84	657.32	762.43	862.53	1146.14	540.54	697.36	809.14	914.24	1214.54
83	433.77	550.55	630.63	702.37	945.94	543.87	697.36	809.14	912.58	1214.54	572.24	737.40	857.52	967.63	1286.28
84	465.46	590.59	675.67	752.42	1016.01	575.57	740.74	859.19	969.30	1287.95	607.27	780.78	905.90	1021.02	1361.36

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1

Union Security Insurance Company

7062-PA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per $10 of Integrated Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 80%; Home and Community Care at 80%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	40.84	40.31	40.60	43.43	74.31	88.12	113.70	130.76	144.97	207.89	228.13	293.31	331.33	374.79	505.15
30	44.63	44.39	45.99	46.74	93.74	94.86	113.70	130.76	144.97	221.85	228.13	293.31	331.33	374.79	505.15
31	46.51	46.35	49.28	50.25	95.35	101.68	115.26	134.37	144.97	235.82	228.13	293.31	331.33	374.79	505.15
32	48.40	49.42	53.20	54.33	95.35	101.68	115.26	141.13	144.97	242.81	228.13	293.31	331.33	374.79	505.15
33	49.53	51.31	56.24	58.58	97.66	108.51	122.09	147.90	148.12	256.80	228.13	293.31	331.33	374.79	505.15
34	51.42	54.31	59.22	62.32	97.66	108.51	128.92	154.68	154.60	270.80	228.13	293.31	331.33	374.79	505.15
35	53.32	56.18	62.91	66.36	101.27	115.35	135.76	154.68	161.09	277.81	228.13	293.31	331.33	374.79	505.15
36	54.55	59.90	65.85	69.99	104.56	122.20	142.60	161.45	167.58	291.83	228.13	293.31	331.33	374.79	505.15
37	55.43	62.88	69.51	74.67	110.19	129.05	149.45	175.02	174.07	305.86	228.13	293.31	331.33	374.79	505.15
38	56.62	64.75	74.27	78.64	110.19	129.05	156.30	181.81	180.57	319.91	228.13	293.31	331.33	374.79	505.15
39	57.53	65.53	75.31	83.26	111.03	135.90	163.16	188.61	193.58	341.00	228.13	293.31	331.33	374.79	505.15
40	55.29	67.00	76.83	85.93	109.47	139.54	167.02	196.48	201.52	352.51	238.99	309.61	353.06	401.94	532.31
41	58.89	70.48	78.65	86.68	114.97	146.90	174.47	204.16	208.93	367.36	238.99	309.61	353.06	401.94	532.31
42	67.35	74.09	82.92	90.93	118.19	147.55	181.98	211.89	223.01	382.29	238.99	309.61	353.06	401.94	532.31
43	71.36	78.60	93.26	93.26	128.41	155.01	189.55	226.63	230.57	396.51	238.99	309.61	353.06	401.94	532.31
44	76.28	85.30	99.45	99.86	148.17	162.54	197.19	234.53	238.20	396.51	238.99	309.61	353.06	401.94	532.31
45	78.68	85.93	102.36	103.08	151.90	170.63	210.48	235.32	254.71	418.24	249.86	325.90	374.79	423.67	564.90
46	83.70	94.13	109.72	116.68	162.12	171.39	225.58	249.93	262.55	418.24	249.86	325.90	374.79	423.67	564.90
47	88.94	99.46	114.32	121.32	172.41	179.11	233.65	257.81	277.28	418.24	249.86	325.90	374.79	423.67	564.90
48	93.41	105.39	121.20	128.09	183.46	184.68	241.80	272.66	292.15	418.24	249.86	325.90	374.79	423.67	564.90
49	98.06	109.26	126.66	132.18	197.99	184.68	244.43	280.71	300.25	418.24	249.86	325.90	374.79	423.67	564.90
50	95.81	107.14	124.68	130.92	193.91	205.18	262.50	293.95	319.15	472.56	282.45	363.92	418.24	472.56	630.08
51	101.42	111.92	127.21	135.80	211.46	213.70	266.94	305.71	331.17	488.85	293.31	374.79	434.53	483.42	651.80
52	109.03	117.62	136.65	146.51	235.65	228.13	278.10	330.33	352.77	505.15	298.74	391.08	450.83	505.15	673.53
53	114.86	124.39	144.05	151.50	252.88	233.56	298.74	341.86	364.98	521.44	309.61	401.94	461.69	521.44	695.26
54	120.72	126.84	147.59	158.86	282.06	244.43	301.72	352.34	382.38	537.74	320.47	412.81	472.56	537.74	722.41
55	125.31	132.84	155.17	168.72	288.82	249.86	315.04	367.59	399.45	554.03	331.33	423.67	488.85	554.03	738.71
56	127.04	138.69	162.40	177.48	306.81	260.72	318.29	370.33	418.06	581.19	342.20	439.97	516.01	581.19	771.30
57	134.10	148.37	175.84	190.02	323.16	277.02	333.94	391.07	437.48	624.64	358.49	467.13	543.17	619.21	809.32
58	141.41	158.10	183.39	199.14	340.48	290.94	346.59	389.61	442.50	668.10	380.22	488.85	570.33	638.81	858.21
59	143.51	164.72	197.50	213.18	362.05	296.90	353.46	397.98	448.06	716.98	396.51	521.44	599.94	642.08	907.09
60	151.02	175.92	208.00	225.26	387.70	301.85	362.38	409.01	452.65	771.30	423.67	547.52	603.16	636.25	955.98
61	159.37	189.74	220.99	241.08	415.57	310.21	372.44	422.86	470.87	784.24	439.23	542.97	594.98	650.31	995.95
62	173.20	207.32	243.77	263.03	443.28	308.60	401.23	447.88	485.63	803.35	436.88	550.45	609.34	650.16	1033.65
63	185.68	224.14	256.17	286.56	471.26	317.15	417.38	456.01	501.34	818.49	437.56	565.86	622.72	656.36	1050.56
64	202.07	244.87	279.68	308.10	511.14	325.69	424.59	486.52	517.37	841.19	439.69	586.55	631.44	660.32	1062.49
65	224.06	268.10	297.72	330.31	539.02	351.61	454.16	498.56	525.23	871.81	449.05	596.47	642.40	661.21	1087.73
66	245.50	297.68	327.25	364.85	592.22	378.24	503.59	544.33	579.26	939.36	481.62	630.53	688.47	714.15	1106.64
67	268.66	329.45	367.82	406.93	645.79	415.37	541.43	601.04	639.58	948.51	488.50	635.06	737.85	781.25	1115.42
68	300.80	365.41	405.22	444.53	700.10	424.39	555.56	648.16	713.43	972.24	497.69	644.30	756.19	848.67	1130.42
69	332.89	401.33	442.77	494.63	765.20	434.46	569.54	660.81	755.74	1000.35	503.82	660.81	766.69	872.56	1157.33
70	364.72	428.24	486.39	529.21	803.92	455.30	586.37	689.85	782.98	1031.32	517.39	676.05	789.88	896.80	1186.54
71	392.07	458.38	511.29	578.83	842.56	471.69	614.83	722.18	819.77	1083.27	536.75	699.41	823.02	930.37	1229.66
72	413.16	494.65	546.39	626.07	882.55	493.03	646.14	756.39	857.44	1129.99	554.28	728.83	851.32	961.56	1270.85
73	429.73	522.17	574.75	676.01	916.33	520.72	676.07	788.27	897.59	1182.40	578.25	753.74	880.33	998.28	1317.61
74	436.87	559.99	603.39	726.87	951.37	536.66	703.86	822.51	933.08	1232.42	593.29	779.37	908.81	1030.17	1359.17
75	430.70	557.18	634.66	728.34	981.09	557.33	726.30	852.39	970.92	1281.11	610.29	799.43	935.61	1061.70	1399.63
76	426.57	551.77	641.33	720.31	980.78	576.26	755.02	886.74	1009.05	1328.93	623.30	818.53	959.65	1089.02	1441.83
77	426.43	548.57	636.51	718.03	970.55	592.77	778.70	916.50	1045.36	1373.66	628.10	829.77	982.13	1116.25	1476.00
78	439.31	567.94	662.99	744.18	1001.72	594.26	783.92	928.64	1065.26	1393.96	621.52	824.93	975.47	1117.31	1465.16
79	449.73	580.83	677.36	762.97	1021.29	591.60	781.70	923.94	1058.34	1386.11	622.70	821.17	971.66	1112.57	1454.98
80	450.45	583.91	682.35	769.10	1022.69	588.92	779.11	922.59	1054.38	1381.38	620.62	817.48	967.63	1106.10	1451.45
81	488.82	633.96	740.74	834.16	1111.11	630.63	834.16	987.65	1127.79	1479.81	660.66	874.20	1034.36	1179.51	1551.54
82	525.52	682.35	795.79	899.23	1196.19	672.34	887.55	1049.38	1199.53	1574.90	702.37	927.59	1097.76	1252.91	1646.64
83	565.56	734.06	855.85	964.29	1282.94	714.04	942.61	1114.44	1271.27	1668.33	745.74	984.31	1162.82	1324.65	1741.73
84	607.27	785.78	919.25	1034.36	1378.04	759.09	997.66	1179.51	1344.67	1770.10	790.79	1041.04	1229.56	1399.73	1843.50

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1

Union Security Insurance Company

7062-PA

Premiums to be used only with those

that have not previously elected a landing spot option

Preferred rates per $10 of Integrated Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 80%; Home and Community Care at 80%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	34.39	33.60	34.80	36.43	63.69	73.91	96.65	110.86	122.23	177.76	195.54	249.86	282.45	320.47	429.10
30	37.58	36.99	39.42	39.20	80.35	79.56	96.65	110.86	122.23	189.70	195.54	249.86	282.45	320.47	429.10
31	39.17	38.63	42.24	42.14	81.73	85.28	97.97	113.92	122.23	201.64	195.54	249.86	282.45	320.47	429.10
32	40.76	41.18	45.60	45.57	81.73	85.28	97.97	119.66	122.23	207.62	195.54	249.86	282.45	320.47	429.10
33	41.71	42.76	48.20	49.13	83.71	91.01	103.78	125.40	124.88	219.58	195.54	249.86	282.45	320.47	429.10
34	43.30	45.26	50.76	52.27	83.71	91.01	109.58	131.14	130.35	231.56	195.54	249.86	282.45	320.47	429.10
35	44.90	46.81	53.92	55.65	86.80	96.75	115.39	131.14	135.82	237.55	195.54	249.86	282.45	320.47	429.10
36	45.94	49.92	56.44	58.70	89.62	102.49	121.21	136.88	141.29	249.54	195.54	249.86	282.45	320.47	429.10
37	46.68	52.40	59.58	62.63	94.45	108.23	127.03	148.39	146.77	261.53	195.54	249.86	282.45	320.47	429.10
38	47.68	53.96	63.66	65.95	94.45	108.23	132.85	154.15	152.25	273.54	195.54	249.86	282.45	320.47	429.10
39	48.45	54.61	64.55	69.83	95.17	113.98	138.68	159.91	163.21	291.58	195.54	249.86	282.45	320.47	429.10
40	47.00	56.70	66.59	72.91	92.06	118.40	143.16	168.41	171.67	299.39	200.97	260.72	298.74	342.20	450.83
41	50.06	59.63	68.16	73.55	96.68	124.64	149.55	174.99	177.98	312.00	200.97	260.72	298.74	342.20	450.83
42	57.25	62.69	71.87	77.16	99.38	125.19	155.98	181.62	189.97	324.69	200.97	260.72	298.74	342.20	450.83
43	60.66	66.50	80.82	79.13	107.99	131.52	162.47	194.26	196.42	336.76	200.97	260.72	298.74	342.20	450.83
44	64.84	72.18	86.19	84.73	124.60	137.91	169.02	201.03	202.91	336.76	200.97	260.72	298.74	342.20	450.83
45	67.44	73.66	86.37	88.35	129.28	145.54	177.74	199.11	215.18	353.06	211.84	277.02	320.47	358.49	477.99
46	71.75	80.68	92.57	100.01	137.97	146.18	190.49	211.48	221.81	353.06	211.84	277.02	320.47	358.49	477.99
47	76.23	85.25	96.46	103.99	146.73	152.77	197.31	218.15	234.26	353.06	211.84	277.02	320.47	358.49	477.99
48	80.07	90.34	102.26	109.79	156.13	157.52	204.18	230.71	246.82	353.06	211.84	277.02	320.47	358.49	477.99
49	84.05	93.65	106.87	113.29	168.50	157.52	206.40	237.52	253.66	353.06	211.84	277.02	320.47	358.49	477.99
50	83.32	89.86	106.87	110.78	164.08	173.62	225.75	247.54	270.05	401.94	238.99	309.61	353.06	401.94	537.74
51	84.52	94.43	109.54	115.43	180.13	181.64	225.87	259.08	281.74	418.24	249.86	320.47	369.35	412.81	554.03
52	92.25	99.80	115.07	125.58	201.99	195.54	236.12	283.14	302.37	429.10	255.29	331.33	385.65	429.10	570.33
53	97.84	106.09	121.89	130.36	213.64	200.97	255.29	288.44	309.22	445.40	260.72	342.20	391.08	445.40	592.05
54	103.47	108.72	125.45	134.15	239.75	206.40	254.08	298.95	326.30	456.26	271.58	353.06	401.94	456.26	613.78
55	108.02	114.39	132.46	143.04	246.90	211.84	266.15	313.54	337.19	472.56	282.45	358.49	418.24	472.56	630.08
56	110.10	116.79	136.56	152.13	259.61	222.70	272.09	313.76	356.12	494.28	293.31	374.79	439.97	494.28	657.23
57	113.14	126.66	149.65	161.34	276.99	233.56	283.34	330.12	372.85	532.31	304.17	396.51	461.69	526.87	689.82
58	121.20	132.95	157.72	170.69	290.54	248.62	292.89	331.89	375.89	570.33	325.90	418.24	483.42	542.18	727.85
59	120.24	140.19	168.24	181.73	309.07	250.83	301.62	339.18	380.85	608.35	336.76	445.40	508.06	545.26	771.30
60	128.37	148.33	175.72	190.61	330.42	258.03	308.69	348.09	384.33	657.23	358.49	467.00	511.16	540.58	814.75
61	137.13	161.63	188.91	206.64	353.68	264.59	316.14	360.06	401.26	664.79	375.72	461.78	504.54	554.13	846.83
62	146.85	175.15	207.39	224.45	376.79	261.45	340.83	381.52	414.56	684.34	372.34	467.64	517.02	554.80	877.03
63	159.15	191.60	216.48	244.10	401.45	267.73	354.77	389.18	424.80	696.89	371.69	481.68	529.98	557.29	891.23
64	171.57	208.33	236.66	262.06	436.23	278.60	361.10	412.57	440.86	715.90	373.07	500.16	538.83	563.21	901.22
65	189.29	227.70	252.19	281.12	457.74	297.52	387.60	424.70	445.75	742.97	381.90	505.70	546.04	562.58	925.25
66	209.87	253.02	277.45	311.19	502.10	323.08	427.05	462.30	491.49	797.81	409.16	536.16	584.40	607.40	939.36
67	228.56	279.65	312.09	344.60	550.44	354.88	460.01	511.86	542.02	806.03	415.23	541.43	628.39	664.25	948.51
68	255.47	310.99	345.18	378.40	596.38	362.66	470.69	551.71	605.11	825.63	424.39	547.85	644.30	722.52	960.66
69	283.57	342.89	375.23	420.81	649.78	368.74	485.57	562.24	642.56	850.66	427.15	562.24	653.51	741.13	982.09
70	312.04	364.38	412.69	450.55	682.11	386.31	500.14	586.37	665.70	876.11	441.50	576.02	672.60	762.28	1007.18
71	333.26	390.34	435.29	491.13	716.75	400.13	523.74	614.83	696.15	920.62	455.43	595.31	699.41	790.49	1044.23
72	349.88	422.01	463.61	531.32	750.35	419.53	548.15	643.08	728.83	961.56	471.59	618.58	722.70	817.63	1080.99
73	364.41	443.85	487.76	574.77	780.21	443.04	575.38	670.31	762.38	1004.03	491.95	641.55	747.99	848.68	1119.11
74	371.34	475.99	513.03	617.21	810.20	455.75	598.68	698.46	792.85	1046.35	504.30	663.40	771.28	876.45	1154.22
75	364.86	474.02	539.33	619.50	834.91	474.11	617.86	723.77	824.65	1089.44	519.50	678.38	794.39	902.83	1190.32
76	363.56	469.12	546.23	612.88	834.29	489.23	642.12	752.67	858.51	1129.00	529.22	696.22	816.18	926.72	1225.44
77	362.14	467.14	540.07	610.86	824.75	503.09	662.77	778.70	887.90	1168.05	533.13	705.96	835.57	948.70	1255.14
78	374.01	482.85	564.04	633.35	851.76	504.82	665.94	788.54	904.76	1185.66	527.41	700.60	829.05	950.61	1245.39
79	382.36	493.43	575.39	648.25	867.55	502.95	663.81	785.98	900.13	1177.47	528.85	698.45	825.37	946.14	1236.55
80	383.72	497.16	580.58	653.98	869.20	500.50	662.33	784.11	895.89	1174.50	527.19	695.69	822.49	940.94	1234.56
81	415.41	538.87	628.96	709.04	944.27	535.53	709.04	839.17	959.29	1257.92	562.23	742.41	879.21	1002.67	1319.65
82	447.11	580.58	675.67	764.09	1016.01	572.24	754.08	892.56	1019.35	1338.00	597.26	789.12	932.60	1064.39	1399.73
83	480.48	623.95	727.39	819.15	1091.09	607.27	800.80	947.61	1081.08	1418.08	633.96	837.50	987.65	1126.12	1479.81
84	515.51	667.33	780.78	879.21	1171.17	645.64	847.51	1002.67	1142.80	1504.83	672.34	884.21	1044.37	1189.52	1566.56

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

7062-PA

Premiums to be used only with those
that previously elected a landing spot option

Standard rates per $10 of Integrated Daily Benefit - 90 Day Elimination Period
Assisted Living Facilities at 100%; Home and Community Care at 100%

Age	2.4% Simple Inflation					2.4% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	96.65	125.07	144.97	167.71	218.96	134.36	171.53	202.97	228.70	303.03
30	96.69	125.07	144.97	167.71	219.06	134.36	171.53	202.97	228.70	303.03
31	96.74	125.08	145.00	167.71	219.16	134.36	171.53	202.97	228.70	303.03
32	96.74	125.08	145.04	167.71	219.20	134.36	171.53	202.97	228.70	303.03
33	96.79	125.13	145.09	167.73	219.30	134.36	171.53	202.97	228.70	303.03
34	96.79	125.18	145.14	167.78	219.40	134.36	171.53	202.97	228.70	303.03
35	96.83	125.23	145.14	167.83	219.45	134.36	171.53	202.97	228.70	303.03
36	96.88	125.27	145.18	167.88	219.55	134.36	171.53	202.97	228.70	303.03
37	96.93	125.32	145.28	167.92	219.65	134.36	171.53	202.97	228.70	303.03
38	96.93	125.37	145.33	167.97	219.74	134.36	171.53	202.97	228.70	303.03
39	96.98	125.41	145.37	168.06	219.89	134.36	171.53	202.97	228.70	303.03
40	105.50	133.94	153.89	176.59	234.11	142.94	185.82	214.41	243.00	323.04
41	105.55	133.99	153.95	176.64	234.22	142.94	185.82	214.41	243.00	323.04
42	105.55	134.04	154.00	176.74	234.32	142.94	185.82	214.41	243.00	323.04
43	105.61	134.09	154.10	176.79	234.42	142.94	185.82	214.41	243.00	323.04
44	105.66	134.15	154.16	176.85	234.42	142.94	185.82	214.41	243.00	323.04
45	108.54	139.85	168.33	188.25	248.71	151.52	197.26	228.70	254.43	340.20
46	108.54	139.95	168.44	188.31	248.71	151.52	197.26	228.70	254.43	340.20
47	108.59	140.01	168.49	188.41	248.71	151.52	197.26	228.70	254.43	340.20
48	108.63	140.06	168.60	188.52	248.71	151.52	197.26	228.70	254.43	340.20
49	108.63	140.08	168.66	188.57	248.71	151.52	197.26	228.70	254.43	340.20
50	122.88	157.17	185.71	208.45	277.30	168.67	220.13	251.57	283.02	380.22
51	125.76	165.70	194.29	217.04	285.88	171.53	222.99	260.15	291.60	388.79
52	131.50	171.46	197.18	222.79	297.31	174.39	228.70	263.01	300.17	397.37
53	134.36	174.39	202.93	231.38	305.89	180.10	231.56	268.73	308.75	405.95
54	140.08	181.52	210.59	239.96	314.47	182.96	240.14	277.30	314.47	411.66
55	142.94	185.82	216.23	245.72	325.90	185.82	243.00	280.16	320.18	423.10
56	151.52	191.15	223.27	258.83	343.05	194.40	254.43	297.31	337.34	443.11
57	160.09	201.19	229.13	268.55	365.92	202.97	268.73	308.75	354.49	465.98
58	167.05	206.44	239.39	280.77	391.65	214.41	280.16	325.90	370.12	491.71
59	172.43	217.49	247.47	286.81	420.24	228.70	297.31	347.05	370.12	523.16
60	176.07	227.70	259.73	299.76	448.83	240.14	310.77	347.05	370.78	554.60
61	182.77	238.46	272.09	314.13	459.23	253.45	315.15	348.22	383.34	577.44
62	188.49	250.59	282.79	319.89	469.80	253.45	320.48	354.72	390.88	604.47
63	193.68	264.43	293.27	335.61	490.46	261.95	338.73	372.42	407.22	629.77
64	200.56	272.32	307.90	348.19	517.04	271.41	358.70	390.56	421.69	661.42
65	216.37	285.55	325.08	366.47	549.71	280.58	377.89	410.68	437.47	691.20
66	243.35	324.67	354.20	397.44	608.07	310.88	411.27	449.72	471.53	724.13
67	276.18	360.21	401.87	431.01	634.07	325.67	426.82	496.32	526.09	750.03
68	289.36	378.57	443.68	492.58	667.93	339.99	446.09	520.84	587.76	781.26
69	308.56	400.42	471.08	537.03	711.34	355.67	466.37	546.46	626.54	824.40
70	326.53	432.30	508.19	579.47	765.73	379.42	498.99	584.07	669.15	880.71
71	356.71	473.38	554.14	632.66	834.58	408.31	538.44	632.66	720.16	949.00
72	391.54	514.03	603.71	689.02	907.75	441.85	581.84	684.64	776.51	1025.87
73	424.07	562.59	658.49	752.25	990.93	477.35	630.78	741.60	841.76	1110.27
74	462.60	611.96	719.83	819.40	1080.78	516.53	680.42	802.81	910.68	1201.10
75	504.37	663.75	782.79	891.73	1174.18	556.83	734.37	863.49	984.54	1295.23
76	546.86	723.27	854.59	976.12	1281.89	595.86	789.91	933.00	1066.28	1399.49
77	591.54	783.65	930.10	1064.94	1396.11	632.51	844.32	1006.19	1146.62	1511.65
78	623.35	832.65	993.41	1138.02	1489.36	661.26	882.70	1054.08	1208.78	1580.36
79	653.03	872.30	1040.72	1193.25	1560.28	692.75	924.73	1104.27	1266.34	1655.62
80	685.68	915.91	1092.75	1252.91	1638.30	727.39	970.97	1159.49	1329.66	1738.40
81	737.40	985.98	1172.83	1344.67	1758.42	777.44	1042.70	1239.57	1423.08	1860.19
82	785.78	1047.71	1249.58	1431.43	1873.53	829.16	1106.10	1319.65	1509.84	1976.97
83	834.16	1111.11	1324.65	1516.51	1986.98	877.54	1169.50	1394.72	1596.59	2093.75
84	884.21	1177.84	1404.73	1606.60	2107.10	930.93	1241.24	1476.47	1688.35	2215.54

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

Appendix B2

Union Security Insurance Company

7062-PA

Premiums to be used only with those
that previously elected a landing spot option

Preferred rates per $10 of Integrated Daily Benefit - 90 Day Elimination Period
Assisted Living Facilities at 100%; Home and Community Care at 100%

Age	2.4% Simple Inflation					2.4% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	82.43	105.17	122.23	142.13	184.84	114.35	145.80	171.53	194.40	257.29
30	82.47	105.17	122.23	142.13	184.92	114.35	145.80	171.53	194.40	257.29
31	82.51	105.18	122.25	142.13	185.00	114.35	145.80	171.53	194.40	257.29
32	82.51	105.18	122.29	142.13	185.04	114.35	145.80	171.53	194.40	257.29
33	82.55	105.22	122.33	142.15	185.13	114.35	145.80	171.53	194.40	257.29
34	82.55	105.26	122.37	142.19	185.21	114.35	145.80	171.53	194.40	257.29
35	82.59	105.30	122.37	142.23	185.25	114.35	145.80	171.53	194.40	257.29
36	82.63	105.34	122.41	142.27	185.33	114.35	145.80	171.53	194.40	257.29
37	82.67	105.38	122.49	142.31	185.42	114.35	145.80	171.53	194.40	257.29
38	82.67	105.42	122.53	142.35	185.50	114.35	145.80	171.53	194.40	257.29
39	82.71	105.46	122.57	142.43	185.62	114.35	145.80	171.53	194.40	257.29
40	88.39	113.99	131.10	150.95	199.85	122.93	157.23	182.96	205.83	274.44
41	88.43	114.03	131.14	151.00	199.94	122.93	157.23	182.96	205.83	274.44
42	88.44	114.08	131.19	151.08	200.03	122.93	157.23	182.96	205.83	274.44
43	88.48	114.12	131.27	151.13	200.11	122.93	157.23	182.96	205.83	274.44
44	88.52	114.17	131.32	151.18	200.11	122.93	157.23	182.96	205.83	274.44
45	91.40	119.87	142.66	159.73	211.55	128.65	168.67	194.40	217.27	288.74
46	91.40	119.96	142.74	159.78	211.55	128.65	168.67	194.40	217.27	288.74
47	91.45	120.01	142.79	159.86	211.55	128.65	168.67	194.40	217.27	288.74
48	91.48	120.05	142.88	159.95	211.55	128.65	168.67	194.40	217.27	288.74
49	91.48	120.07	142.93	160.00	211.55	128.65	168.67	194.40	217.27	288.74
50	105.74	134.31	157.14	177.04	234.42	142.94	185.82	214.41	240.14	323.04
51	105.75	139.99	165.72	185.62	243.00	145.80	188.68	220.13	248.71	331.62
52	111.49	145.74	168.60	188.52	251.57	148.66	194.40	222.99	254.43	337.34
53	114.35	148.66	171.49	197.10	260.15	154.37	197.26	228.70	263.01	345.91
54	120.07	153.15	179.28	202.83	268.73	154.37	202.97	234.42	268.73	348.77
55	122.93	157.23	184.94	208.58	277.30	157.23	205.83	237.28	271.58	360.21
56	128.65	163.84	190.20	219.01	291.60	165.81	217.27	251.57	285.88	377.36
57	137.22	171.29	194.09	227.02	311.61	171.53	228.70	263.01	300.17	397.37
58	141.99	174.68	202.56	237.57	331.62	182.96	237.28	277.30	313.61	417.38
59	145.49	183.83	209.59	242.88	357.35	194.40	251.57	295.84	313.80	445.97
60	150.18	194.81	220.15	254.42	380.22	202.97	265.57	295.93	315.29	471.70
61	155.60	201.59	231.15	267.50	390.89	214.46	267.08	295.61	326.82	490.55
62	160.21	214.10	240.37	272.85	399.33	214.26	271.76	301.27	332.01	513.80
63	164.40	223.93	250.08	285.04	417.15	223.80	288.18	317.51	345.10	535.57
64	170.04	231.13	261.05	294.97	439.98	231.93	305.65	332.09	359.55	561.29
65	183.26	242.83	277.40	310.75	466.27	237.41	321.08	348.73	370.99	588.03
66	206.27	274.90	301.40	338.80	517.24	263.25	350.71	381.44	399.83	615.64
67	234.63	305.93	340.77	366.91	537.85	276.33	362.68	422.61	448.32	636.54
68	245.95	320.70	376.16	417.88	566.66	289.36	378.57	443.68	499.36	663.11
69	261.45	341.54	400.42	456.95	605.34	301.49	395.71	464.02	532.32	701.91
70	278.24	367.92	432.30	492.09	650.76	321.93	423.11	496.69	567.97	749.63
71	302.87	401.58	471.13	538.44	708.94	347.74	457.67	538.44	612.47	807.66
72	332.48	437.47	514.03	586.21	772.14	376.22	494.34	581.84	660.58	872.75
73	360.14	477.35	560.46	639.31	841.76	404.90	537.02	630.78	716.03	944.05
74	394.14	520.68	611.96	697.01	918.98	439.78	578.77	682.49	773.76	1020.62
75	429.73	564.90	665.77	758.58	998.66	474.11	623.40	734.37	837.26	1101.55
76	464.54	615.46	727.19	829.11	1089.80	505.70	672.31	793.83	905.55	1189.77
77	502.14	665.72	791.25	905.20	1186.88	536.79	717.77	855.92	974.44	1285.38
78	529.39	707.20	844.22	966.59	1265.41	561.45	749.93	895.79	1028.36	1342.77
79	554.82	741.02	885.13	1014.87	1327.02	589.61	785.51	939.15	1076.82	1408.05
80	582.25	779.11	929.26	1064.39	1393.05	618.95	825.82	985.98	1129.46	1478.14
81	627.29	837.50	997.66	1142.80	1494.82	660.66	885.88	1054.38	1209.54	1581.57
82	667.33	890.89	1062.72	1216.21	1593.25	704.03	940.94	1121.12	1282.94	1680.01
83	709.04	944.27	1126.12	1289.62	1688.35	745.74	994.32	1186.18	1356.35	1780.11
84	752.42	1001.00	1194.52	1366.36	1791.78	790.79	1054.38	1254.58	1434.76	1883.54

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

Appendix B2

Union Security Insurance Company

7062-PA

Premiums to be used only with those

that previously elected a landing spot option

Standard rates per $10 of Integrated Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 100%; Home and Community Care at 50%

Age	2.4% Simple Inflation					2.4% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	79.59	99.49	113.70	125.07	170.62	111.49	140.08	160.09	174.39	237.28
30	79.63	99.49	113.70	125.07	170.69	111.49	140.08	160.09	174.39	237.28
31	79.67	99.50	113.72	125.07	170.77	111.49	140.08	160.09	174.39	237.28
32	79.67	99.50	113.76	125.07	170.81	111.49	140.08	160.09	174.39	237.28
33	79.71	99.54	113.80	125.09	170.89	111.49	140.08	160.09	174.39	237.28
34	79.71	99.57	113.83	125.12	170.96	111.49	140.08	160.09	174.39	237.28
35	79.75	99.61	113.83	125.16	171.00	111.49	140.08	160.09	174.39	237.28
36	79.79	99.65	113.87	125.20	171.08	111.49	140.08	160.09	174.39	237.28
37	79.82	99.69	113.94	125.23	171.15	111.49	140.08	160.09	174.39	237.28
38	79.82	99.72	113.98	125.27	171.23	111.49	140.08	160.09	174.39	237.28
39	79.86	99.76	114.02	125.34	171.34	111.49	140.08	160.09	174.39	237.28
40	85.54	102.59	119.70	136.71	179.87	117.21	145.80	168.67	188.68	251.57
41	85.58	102.63	119.74	136.75	179.95	117.21	145.80	168.67	188.68	251.57
42	85.58	102.67	119.78	136.83	180.03	117.21	145.80	168.67	188.68	251.57
43	85.63	102.71	119.86	136.87	180.10	117.21	145.80	168.67	188.68	251.57
44	85.67	102.75	119.90	136.92	180.10	117.21	145.80	168.67	188.68	251.57
45	91.40	114.16	128.39	142.61	191.54	128.65	157.23	177.24	197.26	268.73
46	91.40	114.25	128.47	142.66	191.54	128.65	157.23	177.24	197.26	268.73
47	91.45	114.29	128.51	142.74	191.54	128.65	157.23	177.24	197.26	268.73
48	91.48	114.34	128.59	142.82	191.54	128.65	157.23	177.24	197.26	268.73
49	91.48	114.35	128.64	142.86	191.54	128.65	157.23	177.24	197.26	268.73
50	102.88	125.74	142.85	157.05	214.41	140.08	171.53	197.26	220.13	300.17
51	102.90	128.56	148.58	168.49	220.13	142.94	177.24	208.69	228.70	305.89
52	108.63	137.17	154.31	171.38	231.56	148.66	185.82	214.41	237.28	320.18
53	114.35	140.08	160.06	177.10	240.14	151.52	191.54	220.13	243.00	328.76
54	117.21	144.65	162.21	185.69	245.86	160.09	197.26	225.84	251.57	337.34
55	120.07	148.66	170.71	188.58	254.43	162.95	202.97	231.56	260.15	348.77
56	125.79	150.19	173.66	199.10	268.73	168.67	214.41	243.00	271.58	363.07
57	134.36	160.41	180.61	207.64	285.88	177.24	222.99	254.43	285.88	383.08
58	139.21	166.74	189.40	215.98	305.89	188.68	234.42	271.58	299.49	403.09
59	142.79	170.89	194.44	222.21	328.76	197.26	248.71	284.47	300.39	425.96
60	147.59	184.69	202.83	234.27	348.77	208.69	259.91	285.17	300.15	451.69
61	153.13	189.30	211.89	242.96	360.82	217.25	261.74	280.58	309.62	473.73
62	155.50	204.37	223.87	251.68	370.62	216.87	271.76	291.55	313.17	491.82
63	162.15	214.40	236.44	264.35	389.34	223.80	283.12	305.57	326.70	514.04
64	167.86	221.97	247.66	277.22	417.61	231.93	300.60	320.40	339.57	540.21
65	185.46	236.08	260.06	289.32	441.73	242.21	316.14	337.26	349.55	564.82
66	206.27	270.16	286.00	312.74	489.48	270.77	343.14	367.31	380.27	592.93
67	234.63	298.53	326.67	344.81	513.18	283.73	357.74	407.87	425.45	616.80
68	248.36	311.06	359.28	387.53	540.13	296.59	373.75	431.62	477.86	643.82
69	261.45	332.11	381.58	428.69	570.01	310.91	393.35	452.24	508.77	678.36
70	278.24	356.42	407.01	457.60	616.26	328.83	420.81	480.59	540.38	724.34
71	302.87	385.88	441.97	498.05	664.07	352.23	448.70	516.00	581.06	774.00
72	330.29	417.78	481.22	540.28	719.64	376.22	481.22	553.40	621.21	829.01
73	358.01	453.91	519.97	586.03	784.22	407.03	517.84	594.56	667.01	892.90
74	387.92	491.64	566.32	634.78	848.44	435.63	555.95	636.85	715.68	958.39
75	415.60	532.62	611.30	689.98	917.96	464.02	595.16	683.93	768.66	1024.88
76	450.82	574.30	662.51	744.83	995.72	495.90	635.06	733.07	821.27	1097.64
77	483.12	621.97	718.98	810.12	1080.37	519.90	674.32	785.55	879.83	1177.00
78	507.71	658.12	762.34	862.64	1145.24	540.06	703.29	814.84	921.92	1223.97
79	530.70	685.75	796.96	900.57	1195.70	567.27	733.94	851.43	959.66	1273.95
80	557.22	719.05	834.16	942.61	1252.91	593.92	765.76	889.22	1006.00	1334.66
81	597.26	770.77	895.89	1011.01	1343.00	633.96	819.15	950.95	1074.40	1428.09
82	635.63	820.82	952.62	1074.40	1429.76	674.00	869.20	1009.34	1139.47	1514.84
83	677.34	870.87	1009.34	1137.80	1516.51	715.71	920.92	1069.40	1204.53	1603.26
84	719.05	922.59	1071.07	1207.87	1606.60	755.75	974.30	1131.13	1274.60	1698.36

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

7062-PA

Premiums to be used only with those
that previously elected a landing spot option

Preferred rates per $10 of Integrated Daily Benefit - 90 Day Elimination Period
Assisted Living Facilities at 100%; Home and Community Care at 50%

Age	2.4% Simple Inflation					2.4% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	68.22	85.28	96.65	105.17	145.03	94.34	120.07	137.22	148.66	202.97
30	68.25	85.28	96.65	105.17	145.09	94.34	120.07	137.22	148.66	202.97
31	68.29	85.28	96.66	105.17	145.16	94.34	120.07	137.22	148.66	202.97
32	68.29	85.28	96.70	105.17	145.19	94.34	120.07	137.22	148.66	202.97
33	68.32	85.32	96.73	105.19	145.25	94.34	120.07	137.22	148.66	202.97
34	68.32	85.35	96.76	105.22	145.32	94.34	120.07	137.22	148.66	202.97
35	68.35	85.38	96.76	105.25	145.35	94.34	120.07	137.22	148.66	202.97
36	68.39	85.41	96.79	105.28	145.41	94.34	120.07	137.22	148.66	202.97
37	68.42	85.45	96.85	105.31	145.48	94.34	120.07	137.22	148.66	202.97
38	68.42	85.48	96.88	105.34	145.54	94.34	120.07	137.22	148.66	202.97
39	68.45	85.51	96.92	105.40	145.64	94.34	120.07	137.22	148.66	202.97
40	74.13	88.34	102.60	116.77	154.17	100.06	122.93	142.94	160.09	214.41
41	74.17	88.37	102.63	116.81	154.24	100.06	122.93	142.94	160.09	214.41
42	74.17	88.41	102.67	116.88	154.31	100.06	122.93	142.94	160.09	214.41
43	74.21	88.44	102.73	116.91	154.37	100.06	122.93	142.94	160.09	214.41
44	74.25	88.48	102.77	116.95	154.37	100.06	122.93	142.94	160.09	214.41
45	77.12	97.04	108.42	122.65	162.95	108.63	134.36	151.52	168.67	228.70
46	77.12	97.11	108.49	122.68	162.95	108.63	134.36	151.52	168.67	228.70
47	77.16	97.15	108.52	122.75	162.95	108.63	134.36	151.52	168.67	228.70
48	77.19	97.19	108.59	122.82	162.95	108.63	134.36	151.52	168.67	228.70
49	77.19	97.20	108.63	122.86	162.95	108.63	134.36	151.52	168.67	228.70
50	88.59	105.73	122.85	134.21	182.96	120.07	145.80	168.67	185.82	254.43
51	88.61	108.56	125.72	142.79	185.82	122.93	151.52	177.24	194.40	260.15
52	91.48	117.16	131.45	145.67	197.26	125.79	157.23	182.96	202.97	271.58
53	97.20	120.07	137.19	151.40	202.97	128.65	162.95	185.82	205.83	280.16
54	100.06	121.96	136.60	157.12	208.69	137.22	168.67	191.54	214.41	285.88
55	102.92	125.79	145.10	160.01	217.27	137.22	171.53	197.26	220.13	297.31
56	105.77	128.34	148.85	170.66	228.70	142.94	182.96	205.83	231.56	308.75
57	114.35	135.94	153.65	177.19	243.00	151.52	188.68	217.27	243.00	325.90
58	119.72	142.92	160.47	183.58	260.15	160.09	200.11	231.56	254.28	343.05
59	121.24	145.00	164.14	188.62	280.16	168.67	211.55	241.80	254.79	363.07
60	124.28	156.86	173.15	199.00	297.31	177.24	220.36	242.13	254.75	383.08
61	130.90	159.80	180.59	206.15	306.15	183.82	221.67	237.99	262.93	403.65
62	131.94	172.74	190.88	214.05	315.81	185.52	230.74	247.82	266.08	417.64
63	137.38	183.43	200.06	225.27	331.19	190.74	240.15	260.21	278.38	435.99
64	141.70	187.65	209.73	235.09	355.47	197.39	255.13	271.29	288.52	458.52
65	156.76	200.11	221.05	246.46	375.47	206.24	269.21	286.79	298.08	479.71
66	176.14	229.88	244.20	264.96	416.31	230.66	292.68	313.16	323.77	504.62
67	200.41	254.12	277.31	293.97	436.69	241.79	303.46	346.44	361.40	525.51
68	212.19	265.24	306.24	329.17	458.15	253.19	318.29	366.52	406.18	547.37
69	221.41	282.65	325.05	365.09	485.22	263.81	334.47	383.93	433.40	577.08
70	236.85	303.53	344.92	388.61	524.28	280.54	358.72	409.31	459.90	616.26
71	258.00	327.55	374.66	424.02	565.36	298.38	381.39	439.72	493.57	657.34
72	279.98	354.35	409.04	459.34	612.46	319.35	409.04	470.28	527.15	704.33
73	304.74	385.72	441.12	498.66	667.01	345.23	441.12	505.05	566.85	758.65
74	329.84	416.96	481.27	539.35	721.90	371.32	472.97	541.43	607.81	815.25
75	353.06	451.92	520.51	587.09	780.77	395.43	506.39	581.04	653.67	871.56
76	384.17	488.06	562.54	633.10	846.75	421.42	539.02	623.30	697.79	933.00
77	410.84	528.77	610.56	688.41	918.69	441.07	572.32	667.62	747.38	1000.16
78	431.83	559.95	647.72	733.15	974.09	459.86	597.44	692.53	783.00	1040.37
79	451.44	582.11	677.68	765.48	1016.00	483.04	623.94	724.14	814.94	1083.11
80	473.81	610.61	709.04	800.80	1064.39	505.50	650.65	755.75	855.85	1134.46
81	507.17	655.65	760.76	859.19	1141.14	538.87	695.69	809.14	912.58	1214.54
82	540.54	697.36	809.14	912.58	1214.54	572.24	739.07	857.52	969.30	1287.95
83	575.57	740.74	857.52	967.63	1289.62	608.94	782.45	909.24	1024.35	1363.02
84	610.61	784.11	910.91	1026.02	1366.36	642.31	827.49	960.96	1082.74	1443.10

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

Appendix B2

Union Security Insurance Company

7062-PA

Premiums to be used only with those
that previously elected a landing spot option

Standard rates per $10 of Integrated Daily Benefit - 90 Day Elimination Period
Assisted Living Facilities at 100%; Home and Community Care at 80%

Age	2.4% Simple Inflation					2.4% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	90.96	113.70	133.60	150.66	201.90	125.79	157.23	185.82	205.83	274.44
30	91.01	113.70	133.60	150.66	201.99	125.79	157.23	185.82	205.83	274.44
31	91.05	113.71	133.62	150.66	202.08	125.79	157.23	185.82	205.83	274.44
32	91.05	113.71	133.67	150.66	202.12	125.79	157.23	185.82	205.83	274.44
33	91.09	113.76	133.71	150.68	202.21	125.79	157.23	185.82	205.83	274.44
34	91.09	113.80	133.75	150.72	202.30	125.79	157.23	185.82	205.83	274.44
35	91.14	113.84	133.75	150.76	202.35	125.79	157.23	185.82	205.83	274.44
36	91.18	113.88	133.80	150.80	202.44	125.79	157.23	185.82	205.83	274.44
37	91.23	113.93	133.88	150.85	202.53	125.79	157.23	185.82	205.83	274.44
38	91.23	113.97	133.93	150.89	202.62	125.79	157.23	185.82	205.83	274.44
39	91.27	114.01	133.97	150.97	202.76	125.79	157.23	185.82	205.83	274.44
40	96.94	122.54	142.49	159.50	216.98	131.50	168.67	197.26	217.27	291.60
41	96.99	122.58	142.54	159.54	217.08	131.50	168.67	197.26	217.27	291.60
42	96.99	122.63	142.59	159.64	217.18	131.50	168.67	197.26	217.27	291.60
43	97.04	122.68	142.69	159.69	217.27	131.50	168.67	197.26	217.27	291.60
44	97.09	122.73	142.74	159.73	217.27	131.50	168.67	197.26	217.27	291.60
45	102.82	131.29	154.07	168.28	228.70	142.94	182.96	208.69	231.56	311.61
46	102.83	131.38	154.16	168.33	228.70	142.94	182.96	208.69	231.56	311.61
47	102.88	131.44	154.21	168.43	228.70	142.94	182.96	208.69	231.56	311.61
48	102.92	131.49	154.31	168.52	228.70	142.94	182.96	208.69	231.56	311.61
49	102.92	131.50	154.36	168.57	228.70	142.94	182.96	208.69	231.56	311.61
50	114.31	145.74	168.57	191.32	251.57	154.37	200.11	228.70	257.29	343.05
51	117.19	154.27	177.15	197.05	260.15	160.09	205.83	237.28	263.01	351.63
52	122.93	154.31	180.03	202.80	268.73	162.95	208.69	240.14	271.58	360.21
53	125.79	162.95	188.64	208.53	277.30	168.67	214.41	248.71	274.44	368.78
54	131.50	164.50	193.51	217.11	285.88	171.53	222.99	254.43	283.02	377.36
55	134.36	174.39	196.32	222.87	294.45	174.39	225.84	257.29	288.74	385.94
56	142.94	174.76	203.98	233.23	314.47	182.96	234.42	271.58	300.17	405.95
57	151.52	184.88	210.26	243.63	334.48	191.54	245.86	283.02	317.32	428.82
58	158.70	190.56	220.97	253.77	357.35	202.97	260.15	300.17	330.56	448.83
59	161.65	201.96	224.74	260.97	385.94	211.55	277.30	315.76	337.93	477.42
60	165.71	212.52	237.46	272.05	411.66	225.84	290.99	317.46	337.99	506.00
61	172.89	221.25	248.01	284.68	420.96	233.96	291.12	313.15	348.94	532.59
62	174.35	231.13	259.22	289.31	428.04	235.16	294.84	325.57	353.20	552.27
63	180.17	242.99	265.99	303.43	447.48	244.15	313.46	341.38	370.41	575.94
64	187.48	249.43	281.13	314.93	469.81	254.14	330.91	357.82	379.52	600.82
65	203.13	263.06	294.74	325.75	503.08	261.40	345.78	376.26	392.44	629.30
66	227.13	298.60	321.20	358.35	555.09	290.83	378.47	409.69	425.90	658.53
67	259.07	335.54	368.97	391.22	582.26	305.93	397.22	454.55	475.77	688.35
68	272.48	352.05	407.51	445.89	612.47	318.29	414.74	477.44	537.59	718.57
69	287.36	374.51	433.40	489.93	652.45	334.47	435.75	504.06	570.01	758.44
70	310.43	402.41	469.10	526.58	703.64	358.72	462.20	540.38	609.37	809.42
71	338.77	437.48	511.52	574.33	767.27	385.88	500.30	583.31	657.34	874.96
72	369.66	479.03	557.78	629.96	835.57	417.78	542.46	629.96	713.08	947.12
73	400.63	524.23	607.34	686.19	914.21	451.78	588.16	681.93	771.43	1025.02
74	437.71	570.47	663.82	748.87	995.73	487.49	636.85	738.50	836.00	1107.75
75	476.13	619.37	724.28	817.08	1085.41	526.56	687.96	798.93	901.82	1198.39
76	519.42	676.23	789.91	893.79	1185.85	564.50	738.95	864.39	978.08	1295.61
77	559.20	736.09	863.53	979.37	1295.30	598.73	793.32	935.81	1053.90	1403.27
78	590.83	783.56	922.46	1048.66	1383.76	627.40	830.67	978.53	1114.96	1470.56
79	622.02	820.48	968.11	1103.19	1453.15	660.09	871.45	1028.59	1168.13	1540.43
80	652.32	862.53	1017.68	1156.15	1528.19	694.02	915.91	1081.08	1227.89	1621.61
81	702.37	927.59	1094.42	1242.90	1639.97	740.74	980.98	1156.15	1314.64	1733.39
82	749.08	987.65	1162.82	1321.32	1746.74	790.79	1042.70	1227.89	1394.72	1843.50
83	794.12	1047.71	1232.89	1401.40	1851.84	835.83	1106.10	1301.30	1474.80	1950.28
84	842.51	1111.11	1306.30	1484.81	1960.29	887.55	1169.50	1374.70	1561.55	2063.72

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

Appendix B2

Union Security Insurance Company

7062-PA

Premiums to be used only with those
that previously elected a landing spot option

Preferred rates per $10 of Integrated Daily Benefit - 90 Day Elimination Period
Assisted Living Facilities at 100%; Home and Community Care at 80%

Age	2.4% Simple Inflation					2.4% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	76.75	96.65	113.70	127.92	170.62	105.77	134.36	157.23	174.39	234.42
30	76.79	96.65	113.70	127.92	170.69	105.77	134.36	157.23	174.39	234.42
31	76.82	96.66	113.72	127.92	170.77	105.77	134.36	157.23	174.39	234.42
32	76.82	96.66	113.76	127.92	170.81	105.77	134.36	157.23	174.39	234.42
33	76.86	96.69	113.80	127.93	170.89	105.77	134.36	157.23	174.39	234.42
34	76.86	96.73	113.83	127.97	170.96	105.77	134.36	157.23	174.39	234.42
35	76.90	96.77	113.83	128.00	171.00	105.77	134.36	157.23	174.39	234.42
36	76.94	96.80	113.87	128.04	171.08	105.77	134.36	157.23	174.39	234.42
37	76.97	96.84	113.94	128.08	171.15	105.77	134.36	157.23	174.39	234.42
38	76.97	96.87	113.98	128.11	171.23	105.77	134.36	157.23	174.39	234.42
39	77.01	96.91	114.02	128.18	171.34	105.77	134.36	157.23	174.39	234.42
40	82.69	105.44	122.55	136.71	185.58	111.49	142.94	168.67	185.82	248.71
41	82.73	105.48	122.59	136.75	185.66	111.49	142.94	168.67	185.82	248.71
42	82.73	105.52	122.63	136.83	185.74	111.49	142.94	168.67	185.82	248.71
43	82.77	105.56	122.71	136.87	185.82	111.49	142.94	168.67	185.82	248.71
44	82.81	105.60	122.75	136.92	185.82	111.49	142.94	168.67	185.82	248.71
45	88.54	111.31	131.24	142.61	194.40	122.93	154.37	177.24	197.26	265.87
46	88.55	111.39	131.32	142.66	194.40	122.93	154.37	177.24	197.26	265.87
47	88.59	111.43	131.37	142.74	194.40	122.93	154.37	177.24	197.26	265.87
48	88.62	111.48	131.45	142.82	194.40	122.93	154.37	177.24	197.26	265.87
49	88.62	111.49	131.49	142.86	194.40	122.93	154.37	177.24	197.26	265.87
50	97.16	122.88	142.85	162.77	214.41	131.50	171.53	194.40	220.13	291.60
51	100.04	131.42	151.43	168.49	220.13	137.22	174.39	202.97	222.99	300.17
52	105.77	131.45	154.31	171.38	228.70	137.22	177.24	202.97	231.56	305.89
53	105.77	137.22	160.06	177.10	234.42	142.94	182.96	211.55	234.42	314.47
54	111.49	138.97	165.05	185.69	243.00	145.80	188.68	217.27	240.14	320.18
55	114.35	148.66	167.86	188.58	251.57	148.66	191.54	220.13	245.86	328.76
56	122.93	147.46	173.66	199.10	268.73	154.37	200.11	231.56	254.43	345.91
57	128.65	157.69	177.91	207.64	283.02	162.95	208.69	240.14	268.73	365.92
58	133.64	161.45	186.77	215.98	303.03	171.53	220.13	254.43	279.71	380.22
59	137.41	170.89	191.91	222.21	328.76	180.10	234.42	267.40	286.98	405.95
60	139.82	179.63	202.83	231.75	348.77	191.54	248.61	269.03	287.54	428.82
61	148.19	189.30	211.89	242.96	358.09	197.75	248.38	265.55	297.34	454.11
62	148.43	197.07	221.52	246.98	362.79	201.19	251.25	276.97	301.40	469.84
63	153.14	207.25	225.07	257.45	379.22	208.54	265.43	291.25	315.19	489.82
64	159.14	212.82	238.73	268.35	400.21	217.13	280.39	304.03	321.82	511.22
65	172.22	222.59	251.39	276.46	427.01	223.03	293.91	318.91	334.54	533.87
66	192.37	253.57	272.80	304.05	471.82	248.21	322.96	348.47	362.89	560.13
67	219.97	286.19	312.57	331.54	495.91	259.06	338.01	385.76	404.86	584.73
68	231.49	299.00	347.23	378.19	520.84	270.07	352.05	405.10	456.35	610.06
69	244.96	317.98	367.44	416.91	553.52	285.01	369.80	428.69	485.22	645.38
70	264.44	342.62	397.81	448.40	597.87	305.83	393.21	459.90	517.39	687.55
71	287.17	372.42	435.24	489.08	652.85	327.55	426.26	495.81	558.63	744.84
72	314.98	406.85	474.66	535.90	710.89	354.35	461.53	535.90	605.90	804.95
73	340.96	445.38	515.71	583.90	777.83	383.59	500.79	579.64	656.36	871.59
74	371.32	485.42	564.25	636.85	846.37	414.89	541.43	628.55	711.53	941.79
75	405.52	526.56	615.33	694.02	921.99	447.88	585.07	679.89	766.65	1018.83
76	441.02	574.30	672.31	760.51	1007.48	480.22	627.22	735.03	831.07	1101.56
77	475.51	625.78	734.19	832.94	1101.29	508.64	674.32	795.06	894.97	1192.21
78	502.29	665.39	784.18	891.82	1176.20	532.93	706.88	831.03	947.18	1249.17
79	528.97	697.84	822.89	936.94	1235.44	560.39	740.82	873.79	992.40	1310.05
80	553.88	732.40	865.86	982.65	1299.63	590.59	779.11	919.25	1044.37	1378.04
81	597.26	789.12	930.93	1056.05	1394.72	628.96	834.16	982.65	1117.78	1473.13
82	637.30	839.17	987.65	1122.78	1484.81	672.34	885.88	1044.37	1186.18	1566.56
83	675.67	890.89	1047.71	1191.19	1574.90	710.71	940.94	1106.10	1252.91	1658.32
84	715.71	944.27	1111.11	1262.92	1666.66	754.08	994.32	1167.83	1327.99	1753.41

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

Appendix B2

Union Security Insurance Company

7062-PA

Premiums to be used only with those
that previously elected a landing spot option

Standard rates per $10 of Integrated Daily Benefit - 90 Day Elimination Period
Assisted Living Facilities at 80%; Home and Community Care at 50%

Age	2.4% Simple Inflation					2.4% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	73.91	93.80	108.02	119.39	159.24	105.77	131.50	151.52	165.81	222.99
30	73.94	93.80	108.02	119.39	159.31	105.77	131.50	151.52	165.81	222.99
31	73.98	93.81	108.04	119.39	159.39	105.77	131.50	151.52	165.81	222.99
32	73.98	93.81	108.07	119.39	159.42	105.77	131.50	151.52	165.81	222.99
33	74.01	93.85	108.11	119.40	159.49	105.77	131.50	151.52	165.81	222.99
34	74.01	93.88	108.14	119.44	159.56	105.77	131.50	151.52	165.81	222.99
35	74.05	93.92	108.14	119.47	159.60	105.77	131.50	151.52	165.81	222.99
36	74.09	93.95	108.18	119.50	159.67	105.77	131.50	151.52	165.81	222.99
37	74.12	93.99	108.25	119.54	159.74	105.77	131.50	151.52	165.81	222.99
38	74.12	94.03	108.28	119.57	159.81	105.77	131.50	151.52	165.81	222.99
39	74.16	94.06	108.32	119.64	159.92	105.77	131.50	151.52	165.81	222.99
40	79.84	96.89	114.00	128.17	168.45	111.49	137.22	160.09	177.24	237.28
41	79.87	96.93	114.04	128.21	168.52	111.49	137.22	160.09	177.24	237.28
42	79.88	96.97	114.07	128.28	168.60	111.49	137.22	160.09	177.24	237.28
43	79.92	97.00	114.15	128.32	168.67	111.49	137.22	160.09	177.24	237.28
44	79.96	97.04	114.19	128.36	168.67	111.49	137.22	160.09	177.24	237.28
45	85.69	108.45	122.68	134.06	182.96	120.07	148.66	168.67	185.82	251.57
46	85.69	108.53	122.76	134.10	182.96	120.07	148.66	168.67	185.82	251.57
47	85.73	108.58	122.80	134.17	182.96	120.07	148.66	168.67	185.82	251.57
48	85.76	108.62	122.88	134.25	182.96	120.07	148.66	168.67	185.82	251.57
49	85.76	108.63	122.92	134.29	182.96	120.07	148.66	168.67	185.82	251.57
50	97.16	120.02	134.28	148.49	202.97	131.50	162.95	185.82	208.69	283.02
51	97.18	122.85	140.00	157.07	208.69	134.36	168.67	194.40	217.27	288.74
52	100.06	128.59	145.74	159.95	217.27	140.08	174.39	202.97	222.99	300.17
53	108.63	131.50	151.49	165.68	225.84	142.94	180.10	208.69	228.70	308.75
54	111.49	136.14	153.67	177.12	231.56	151.52	185.82	214.41	237.28	320.18
55	114.35	140.08	159.33	180.01	240.14	154.37	191.54	220.13	245.86	328.76
56	120.07	141.99	162.63	187.72	254.43	160.09	200.11	228.70	254.43	343.05
57	128.65	149.53	172.52	196.57	271.58	168.67	211.55	240.14	271.58	360.21
58	130.86	156.15	178.88	202.48	288.74	177.24	222.99	254.43	282.53	380.22
59	134.71	160.53	184.34	209.29	308.75	185.82	234.42	270.24	284.29	403.09
60	139.82	174.57	190.47	219.15	331.62	197.26	245.79	269.03	282.50	425.96
61	143.25	179.46	199.85	230.69	341.69	203.32	245.71	265.55	292.42	445.70
62	146.08	192.20	212.09	237.57	349.74	206.42	256.38	274.54	296.69	464.34
63	153.14	202.49	222.80	248.26	369.11	211.09	267.95	288.86	308.29	484.44
64	159.14	210.53	234.27	261.70	392.75	219.60	282.92	301.69	321.82	511.22
65	174.42	222.59	244.89	272.17	417.19	227.82	296.38	316.61	330.25	531.29
66	194.68	253.57	270.60	295.36	461.73	253.22	325.48	348.47	358.54	560.13
67	219.97	281.26	307.87	324.91	486.04	268.92	338.01	385.76	402.57	579.79
68	236.31	294.18	337.58	366.52	508.79	279.71	352.05	405.10	449.19	607.65
69	247.32	313.27	360.38	405.13	539.39	292.07	372.16	426.33	480.50	640.67
70	262.14	335.73	384.02	432.30	579.47	310.43	395.51	453.00	510.49	682.95
71	287.17	363.45	417.29	471.13	625.93	332.04	424.02	486.84	547.41	731.38
72	310.60	395.91	454.97	509.65	678.08	356.54	454.97	522.78	586.21	783.07
73	338.83	428.34	490.14	554.07	739.47	383.59	488.01	560.46	628.65	841.76
74	365.10	464.67	533.13	599.51	800.73	410.74	524.83	601.59	674.19	904.45
75	393.41	502.35	577.00	651.65	865.50	437.80	560.86	645.60	726.30	966.38
76	425.34	542.94	625.26	703.67	938.88	468.46	599.78	691.91	776.19	1036.88
77	456.49	587.73	677.13	764.48	1019.50	491.75	636.54	741.80	830.64	1110.44
78	478.80	621.76	720.50	815.22	1079.70	509.76	663.82	768.08	869.60	1155.57
79	499.68	646.02	752.01	850.34	1128.31	534.61	690.97	803.26	904.53	1201.74
80	525.52	677.34	787.45	889.22	1182.84	560.56	722.39	839.17	949.28	1259.59
81	563.89	727.39	845.84	954.28	1267.93	597.26	772.44	897.56	1014.34	1346.34
82	598.93	774.10	897.56	1014.34	1348.01	635.63	820.82	952.62	1076.07	1429.76
83	638.97	820.82	952.62	1074.40	1429.76	674.00	867.53	1009.34	1137.80	1513.17
84	677.34	870.87	1011.01	1139.47	1514.84	714.04	919.25	1066.06	1201.20	1601.59

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Appendix B2

Union Security Insurance Company

7062-PA

Premiums to be used only with those

that previously elected a landing spot option

Preferred rates per $10 of Integrated Daily Benefit - 90 Day Elimination Period

Assisted Living Facilities at 80%; Home and Community Care at 50%

Age	2.4% Simple Inflation					2.4% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	62.54	79.59	90.96	102.33	136.49	88.62	111.49	128.65	140.08	188.68
30	62.57	79.59	90.96	102.33	136.56	88.62	111.49	128.65	140.08	188.68
31	62.60	79.60	90.98	102.33	136.62	88.62	111.49	128.65	140.08	188.68
32	62.60	79.60	91.01	102.33	136.65	88.62	111.49	128.65	140.08	188.68
33	62.63	79.63	91.04	102.35	136.71	88.62	111.49	128.65	140.08	188.68
34	62.63	79.66	91.07	102.37	136.77	88.62	111.49	128.65	140.08	188.68
35	62.66	79.69	91.07	102.40	136.80	88.62	111.49	128.65	140.08	188.68
36	62.69	79.72	91.10	102.43	136.86	88.62	111.49	128.65	140.08	188.68
37	62.72	79.75	91.16	102.46	136.92	88.62	111.49	128.65	140.08	188.68
38	62.72	79.78	91.19	102.49	136.98	88.62	111.49	128.65	140.08	188.68
39	62.75	79.81	91.21	102.55	137.07	88.62	111.49	128.65	140.08	188.68
40	68.43	82.64	96.90	108.23	142.75	94.34	117.21	137.22	151.52	202.97
41	68.46	82.67	96.93	108.26	142.81	94.34	117.21	137.22	151.52	202.97
42	68.47	82.71	96.96	108.32	142.88	94.34	117.21	137.22	151.52	202.97
43	68.50	82.74	97.03	108.36	142.94	94.34	117.21	137.22	151.52	202.97
44	68.53	82.77	97.06	108.39	142.94	94.34	117.21	137.22	151.52	202.97
45	74.26	91.33	105.57	114.09	154.37	102.92	125.79	142.94	157.23	214.41
46	74.26	91.40	105.63	114.13	154.37	102.92	125.79	142.94	157.23	214.41
47	74.30	91.43	105.67	114.19	154.37	102.92	125.79	142.94	157.23	214.41
48	74.33	91.47	105.73	114.25	154.37	102.92	125.79	142.94	157.23	214.41
49	74.33	91.48	105.77	114.29	154.37	102.92	125.79	142.94	157.23	214.41
50	82.87	102.88	114.28	125.64	171.53	111.49	137.22	157.23	177.24	240.14
51	82.89	105.71	120.00	134.22	177.24	114.35	142.94	165.81	185.82	245.86
52	85.76	108.59	122.88	137.10	185.82	120.07	148.66	171.53	188.68	254.43
53	91.48	111.49	128.62	139.97	191.54	122.93	154.37	177.24	194.40	263.01
54	94.34	116.28	130.91	151.41	197.26	128.65	157.23	182.96	202.97	271.58
55	97.20	120.07	136.57	154.29	202.97	131.50	162.95	185.82	208.69	280.16
56	102.92	120.15	137.82	159.28	217.27	137.22	171.53	194.40	217.27	291.60
57	108.63	127.78	145.57	166.11	231.56	142.94	180.10	202.97	231.56	305.89
58	111.37	132.33	152.58	172.78	245.86	151.52	188.68	217.27	240.15	323.04
59	115.85	137.23	156.56	178.29	263.01	157.23	200.11	230.42	241.38	343.05
60	119.10	149.27	160.78	186.41	283.02	168.67	209.06	228.68	239.62	363.07
61	121.02	152.42	170.96	196.33	289.75	172.68	208.32	225.47	248.19	378.42
62	124.87	163.01	181.45	202.28	297.54	175.07	217.92	233.24	251.95	395.65
63	130.62	171.52	188.70	211.48	313.49	180.57	227.51	245.89	262.28	411.77
64	135.16	178.49	198.57	221.78	333.09	187.52	239.97	257.25	272.99	434.80
65	147.93	188.87	208.05	231.46	355.84	194.25	251.92	268.43	280.93	451.34
66	164.55	215.66	231.00	251.93	393.61	215.61	277.54	296.67	304.22	476.87
67	188.19	239.32	260.86	276.29	412.02	229.45	286.19	326.79	343.10	493.44
68	200.14	250.78	286.95	310.49	431.62	238.72	299.00	344.82	382.29	516.02
69	209.63	266.16	306.20	343.89	459.31	247.32	315.63	362.73	407.49	544.10
70	223.05	285.14	326.53	367.92	492.09	264.44	335.73	384.02	434.60	579.47
71	244.54	309.60	354.47	401.58	531.71	282.68	361.20	412.80	464.40	621.45
72	264.67	336.85	387.16	433.10	577.46	304.04	387.16	444.03	498.72	664.96
73	287.69	364.41	417.68	470.96	628.65	326.05	415.55	477.35	534.89	716.03
74	311.17	394.14	452.23	510.31	680.42	348.51	446.00	512.39	572.54	769.62
75	334.90	427.71	490.25	554.81	736.38	371.22	476.13	548.76	617.35	821.12
76	360.65	460.62	531.18	597.82	797.75	397.90	509.62	588.02	660.55	882.03
77	388.02	500.24	576.32	650.38	867.34	418.55	540.21	631.48	705.76	943.12
78	406.53	529.04	613.15	693.03	917.65	433.12	565.14	652.95	739.70	982.78
79	425.59	549.29	639.64	722.19	958.98	453.81	587.84	682.86	768.42	1021.22
80	447.11	575.57	669.00	755.75	1006.00	477.14	613.94	714.04	807.47	1071.07
81	478.81	618.95	719.05	810.81	1077.74	507.17	657.32	762.43	862.53	1144.47
82	508.84	657.32	762.43	862.53	1146.14	540.54	697.36	809.14	914.24	1214.54
83	543.87	697.36	809.14	912.58	1214.54	572.24	737.40	857.52	967.63	1286.28
84	575.57	740.74	859.19	969.30	1287.95	607.27	780.78	905.90	1021.02	1361.36

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B2

Union Security Insurance Company

7062-PA

Premiums to be used only with those
that previously elected a landing spot option

Standard rates per $10 of Integrated Daily Benefit - 90 Day Elimination Period
Assisted Living Facilities at 80%; Home and Community Care at 80%

Age	2.4% Simple Inflation					2.4% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	88.12	113.70	130.76	144.97	196.21	120.07	154.37	174.39	197.26	265.87
30	88.16	113.70	130.76	144.97	196.30	120.07	154.37	174.39	197.26	265.87
31	88.20	113.71	130.78	144.97	196.39	120.07	154.37	174.39	197.26	265.87
32	88.20	113.71	130.82	144.97	196.43	120.07	154.37	174.39	197.26	265.87
33	88.25	113.76	130.87	144.99	196.52	120.07	154.37	174.39	197.26	265.87
34	88.25	113.80	130.91	145.03	196.61	120.07	154.37	174.39	197.26	265.87
35	88.29	113.84	130.91	145.07	196.65	120.07	154.37	174.39	197.26	265.87
36	88.33	113.88	130.95	145.11	196.74	120.07	154.37	174.39	197.26	265.87
37	88.38	113.93	131.04	145.15	196.83	120.07	154.37	174.39	197.26	265.87
38	88.38	113.97	131.08	145.19	196.91	120.07	154.37	174.39	197.26	265.87
39	88.42	114.01	131.12	145.28	197.05	120.07	154.37	174.39	197.26	265.87
40	94.09	119.69	139.64	153.80	208.42	125.79	162.95	185.82	211.55	280.16
41	94.14	119.73	139.69	153.85	208.51	125.79	162.95	185.82	211.55	280.16
42	94.14	119.78	139.74	153.93	208.60	125.79	162.95	185.82	211.55	280.16
43	94.19	119.83	139.83	153.98	208.69	125.79	162.95	185.82	211.55	280.16
44	94.24	119.88	139.88	154.03	208.69	125.79	162.95	185.82	211.55	280.16
45	97.11	128.43	148.36	165.43	220.13	131.50	171.53	197.26	222.99	297.31
46	97.12	128.53	148.45	165.48	220.13	131.50	171.53	197.26	222.99	297.31
47	97.16	128.58	148.50	165.57	220.13	131.50	171.53	197.26	222.99	297.31
48	97.20	128.63	148.60	165.67	220.13	131.50	171.53	197.26	222.99	297.31
49	97.20	128.65	148.65	165.72	220.13	131.50	171.53	197.26	222.99	297.31
50	111.45	142.88	162.85	185.61	248.71	148.66	191.54	220.13	248.71	331.62
51	114.33	148.56	168.58	191.33	257.29	154.37	197.26	228.70	254.43	343.05
52	120.07	151.45	180.03	199.94	265.87	157.23	205.83	237.28	265.87	354.49
53	122.93	157.23	182.93	205.67	274.44	162.95	211.55	243.00	274.44	365.92
54	128.65	161.66	187.82	214.25	283.02	168.67	217.27	248.71	283.02	380.22
55	131.50	165.81	193.47	220.01	291.60	174.39	222.99	257.29	291.60	388.79
56	137.22	169.30	198.47	230.39	305.89	180.10	231.56	271.58	305.89	405.95
57	145.80	179.44	207.57	243.63	328.76	188.68	245.86	285.88	325.90	425.96
58	153.13	187.91	213.08	251.07	351.63	200.11	257.29	300.17	336.22	451.69
59	156.26	194.19	222.22	258.38	377.36	208.69	274.44	315.76	337.93	477.42
60	160.53	204.93	232.52	267.01	405.95	222.99	288.17	317.46	335.47	503.15
61	167.95	211.42	243.19	282.23	412.76	231.17	285.77	313.15	348.94	524.19
62	169.64	226.26	254.51	289.31	422.82	229.94	289.71	320.71	353.20	544.02
63	173.41	238.22	263.72	301.13	442.43	236.52	305.87	336.61	365.81	567.87
64	180.94	244.86	278.90	314.93	467.33	244.27	325.86	350.80	377.30	590.27
65	200.92	260.82	292.57	325.75	498.17	256.60	340.84	367.09	388.15	621.56
66	222.50	296.23	321.20	358.35	552.56	283.31	370.90	404.98	421.56	650.96
67	251.74	328.14	364.27	391.22	574.86	296.06	384.88	447.18	473.48	676.01
68	265.24	347.23	405.10	445.89	607.65	311.06	402.69	472.62	530.42	706.51
69	280.29	367.44	426.33	487.57	645.38	325.05	426.33	494.64	562.94	746.67
70	303.53	390.91	459.90	521.98	687.55	344.92	450.70	526.58	597.87	791.03
71	325.31	424.02	498.05	565.36	747.08	370.18	482.35	567.60	641.64	848.04
72	352.16	461.53	540.28	612.46	807.13	395.91	520.59	608.08	686.83	907.75
73	385.72	500.79	583.90	664.88	875.85	428.34	558.33	652.09	739.47	976.01
74	412.81	541.43	632.70	717.76	948.02	456.38	599.51	699.09	792.43	1045.52
75	445.87	581.04	681.91	776.73	1024.88	488.23	639.54	748.49	849.36	1119.71
76	480.22	629.18	738.95	840.87	1107.44	519.42	682.11	799.71	907.51	1201.53
77	515.46	677.13	796.96	909.01	1194.49	546.18	721.54	854.02	970.65	1283.48
78	540.23	712.66	844.22	968.41	1267.23	565.02	749.93	886.79	1015.74	1331.97
79	563.43	744.48	879.94	1007.94	1320.11	593.05	782.07	925.39	1059.59	1385.70
80	588.92	779.11	922.59	1054.38	1381.38	620.62	817.48	967.63	1106.10	1451.45
81	630.63	834.16	987.65	1127.79	1479.81	660.66	874.20	1034.36	1179.51	1551.54
82	672.34	887.55	1049.38	1199.53	1574.90	702.37	927.59	1097.76	1252.91	1646.64
83	714.04	942.61	1114.44	1271.27	1668.33	745.74	984.31	1162.82	1324.65	1741.73
84	759.09	997.66	1179.51	1344.67	1770.10	790.79	1041.04	1229.56	1399.73	1843.50

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

Appendix B2

Union Security Insurance Company

7062-PA

Premiums to be used only with those
that previously elected a landing spot option

Preferred rates per $10 of Integrated Daily Benefit - 90 Day Elimination Period
Assisted Living Facilities at 80%; Home and Community Care at 80%

Age	2.4% Simple Inflation					2.4% Compound Inflation				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	73.91	96.65	110.86	122.23	167.77	102.92	131.50	148.66	168.67	225.84
30	73.94	96.65	110.86	122.23	167.85	102.92	131.50	148.66	168.67	225.84
31	73.98	96.66	110.88	122.23	167.92	102.92	131.50	148.66	168.67	225.84
32	73.98	96.66	110.92	122.23	167.96	102.92	131.50	148.66	168.67	225.84
33	74.01	96.69	110.95	122.25	168.04	102.92	131.50	148.66	168.67	225.84
34	74.01	96.73	110.99	122.28	168.11	102.92	131.50	148.66	168.67	225.84
35	74.05	96.77	110.99	122.32	168.15	102.92	131.50	148.66	168.67	225.84
36	74.09	96.80	111.02	122.35	168.23	102.92	131.50	148.66	168.67	225.84
37	74.12	96.84	111.10	122.38	168.30	102.92	131.50	148.66	168.67	225.84
38	74.12	96.87	111.13	122.42	168.38	102.92	131.50	148.66	168.67	225.84
39	74.16	96.91	111.17	122.49	168.49	102.92	131.50	148.66	168.67	225.84
40	79.84	102.59	119.70	131.01	177.01	105.77	137.22	157.23	180.10	237.28
41	79.87	102.63	119.74	131.05	177.09	105.77	137.22	157.23	180.10	237.28
42	79.88	102.67	119.78	131.13	177.17	105.77	137.22	157.23	180.10	237.28
43	79.92	102.71	119.86	131.17	177.24	105.77	137.22	157.23	180.10	237.28
44	79.96	102.75	119.90	131.21	177.24	105.77	137.22	157.23	180.10	237.28
45	82.83	108.45	125.54	139.76	185.82	111.49	145.80	168.67	188.68	251.57
46	82.83	108.53	125.61	139.80	185.82	111.49	145.80	168.67	188.68	251.57
47	82.88	108.58	125.66	139.88	185.82	111.49	145.80	168.67	188.68	251.57
48	82.90	108.62	125.73	139.96	185.82	111.49	145.80	168.67	188.68	251.57
49	82.90	108.63	125.78	140.00	185.82	111.49	145.80	168.67	188.68	251.57
50	94.30	122.88	137.14	157.05	211.55	125.79	162.95	185.82	211.55	283.02
51	97.18	125.70	142.86	162.78	220.13	131.50	168.67	194.40	217.27	291.60
52	102.92	128.59	154.31	171.38	225.84	134.36	174.39	202.97	225.84	300.17
53	105.77	134.36	154.34	174.25	234.42	137.22	180.10	205.83	234.42	311.61
54	108.63	136.14	159.36	182.83	240.14	142.94	185.82	211.55	240.14	323.04
55	111.49	140.08	165.02	185.72	248.71	148.66	188.68	220.13	248.71	331.62
56	117.21	144.73	168.14	196.26	260.15	154.37	197.26	231.56	260.15	345.91
57	122.93	152.25	175.22	207.64	280.16	160.09	208.69	243.00	277.30	363.07
58	130.86	158.80	181.51	213.28	300.17	171.53	220.13	254.43	285.36	383.08
59	132.02	165.71	189.39	219.63	320.18	177.24	234.42	267.40	286.98	405.95
60	137.23	174.57	197.89	226.71	345.91	188.68	245.79	269.03	285.02	428.82
61	143.25	179.46	207.07	240.51	349.89	197.75	243.04	265.55	297.34	445.70
62	143.72	192.20	216.80	246.98	360.18	195.97	246.12	272.11	301.40	461.60
63	146.39	202.49	225.07	255.15	376.70	200.91	260.37	286.47	310.59	481.75
64	154.78	208.24	236.50	268.35	397.72	207.26	277.87	299.35	321.82	500.68
65	170.01	222.59	249.23	276.46	424.55	218.23	288.97	312.02	330.25	528.71
66	190.05	251.20	272.80	304.05	469.30	240.68	315.39	343.77	358.54	552.56
67	215.08	278.79	310.22	331.54	488.50	251.65	328.14	380.84	402.57	574.86
68	226.66	294.18	344.82	378.19	516.02	265.24	342.41	402.69	451.57	600.41
69	237.90	313.27	362.73	414.55	548.81	275.58	362.73	421.62	478.15	633.61
70	257.54	333.43	390.91	443.80	584.07	294.33	384.02	448.40	508.19	671.45
71	275.95	361.20	424.02	480.11	634.91	314.09	410.56	482.35	545.17	720.16
72	299.67	391.54	459.34	520.59	686.83	336.85	441.85	516.22	584.02	772.14
73	328.18	426.21	496.53	564.72	743.73	364.41	475.22	554.07	628.65	828.97
74	350.58	460.52	537.28	609.88	804.88	387.92	510.31	593.29	674.19	887.86
75	379.29	494.28	579.02	659.72	871.56	415.60	542.70	635.51	722.26	952.26
76	407.70	535.10	627.22	715.43	940.84	441.02	580.18	680.15	772.27	1021.20
77	437.47	576.32	677.13	772.08	1015.70	463.59	613.88	726.58	824.96	1091.43
78	458.93	605.40	716.86	822.51	1077.88	479.46	636.91	753.69	864.19	1132.17
79	479.00	632.20	748.56	857.27	1121.40	503.66	665.19	786.06	901.08	1177.67
80	500.50	662.33	784.11	895.89	1174.50	527.19	695.69	822.49	940.94	1234.56
81	535.53	709.04	839.17	959.29	1257.92	562.23	742.41	879.21	1002.67	1319.65
82	572.24	754.08	892.56	1019.35	1338.00	597.26	789.12	932.60	1064.39	1399.73
83	607.27	800.80	947.61	1081.08	1418.08	633.96	837.50	987.65	1126.12	1479.81
84	645.64	847.51	1002.67	1142.80	1504.83	672.34	884.21	1044.37	1189.52	1566.56

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

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA Pre RS 2019 Union Insurance RATES ONLY Filing Letter.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Please see actuarial memorandum for this certification.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA 6060s Filing Package.pdf PA 7000s pre-RS Filing Package.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable as this is a rate submission.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	USIC_Rate and form filing Authorization_01282022.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable as this is a rate submission.
Attachment(s):	
Item Status:	

Status Date:	

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	Please see Rate/Rule Schedule tab
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable as this is a rate submission.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	Not applicable as this is a rate submission.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Reserve Calculation (A&H)
Comments:	See Actuarial Memo's
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable as this is a rate submission.
Attachment(s):	
Item Status:	
Status Date:	

John Hancock Life Insurance Company (U.S.A.)

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Michelle Fluet
Senior Contract Consultant
US Legacy - LTC

June 30, 2022

Michael Humphreys
Acting Commissioner
Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

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

Dear Acting Commissioner:

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

Our comprehensive claims study, generally conducted every three years and most recently completed in 2019, examines the usage trend for the insured population. The study demonstrates higher than previously expected claim rates at the oldest ages. In short, we anticipate having to pay more claims in the future than previously expected.

As a result of the study, we are requesting a premium rate increase on the policy series listed below and are enclosing the actuarial memos and rates for your review and acceptance.

These rate increases are based on assumptions developed by John Hancock. Morbidity assumptions are based on Union Security experience. Mortality assumptions are based on combined Union Security and Time Insurance Company ("Time") experience, Lapse assumptions are based on combined John Hancock, Time and Union Security experience.

Policy Series	Approval Date	Years Sold	Average Increase
6034-PA	8/14/1998	2001	133.1%
6035-PA	8/14/1998	1998 – 2003	133.1%
6036-PA	8/14/1998	1998 – 2003	133.1%
6060-PA	7/7/1998	1998 – 2001	133.1%
6062-PA	7/7/1998	1998 – 2002	133.1%
6063-PA	7/7/1998	1998 – 2002	133.1%
6072-PA	7/7/1998	1998 – 1999	133.1%
6073-PA	7/7/1998	1998 – 1999	133.1%
7060-PA	5/15/2001	2001 – 2003	102.9%
7062-PA	5/15/2001	2001 – 2003	102.9%

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

The increases requested reflect the timing of the acceptance of our prior rate increase filings as well as any unapproved amounts from our prior filing on an actuarially equivalent basis.

Policyholder Options

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

- **Nonforfeiture**
  The nonforfeiture benefit, if purchased, may be exercised and the policy will be converted to paid-up status in accordance with the policy provision on the rate increase effective date.

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

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

Policyholder Communication Package

We will be submitting in a separate form filing for review and approval, our template policyholder communication package regarding the rate increase and options to help mitigate the rate increase. We developed the communication package keeping in mind the amount of meaningful and detailed information to the policyholder and presenting it in a clear manner. We have incorporated suggestions from state regulators, policyholders and our dedicated policyholder service representatives. This package will be personalized for each customer and will vary by their respective situation.

Ensuring No Cross-Subsidization Between States

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

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified, and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

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

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

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

The following items are included in this submission:

- the submission letter
- all actuarial material
- all required certifications

Please do not hesitate to contact us regarding this submission. We will be happy to meet with the Department at a time of your convenience.

Thank you for your time and consideration in this matter.

Sincerely,

Michelle Fluet

Union Security Insurance Company
Actuarial Memorandum for Inforce Rate Increase – 6060 Policy Series
June 24, 2022

Product Name	Form Number	Issue Date Range
Facility Only - Franchise	6034-PA	Jun 2001 - Jun 2001
Comprehensive TQ - Franchise	6035-PA	Oct 1998 - Jan 2003
Comprehensive TQ - Franchise	6036-PA	Aug 1998 - Jan 2003
Facility Only	6060-PA	Sep 1998 - Dec 2001
Comprehensive TQ	6062-PA	Sep 1998 - Feb 2002
Comprehensive Enhanced TQ	6063-PA	Sep 1998 - Mar 2002
Comprehensive NTQ	6072-PA	Nov 1998 - Feb 1999
Comprehensive Enhanced NTQ	6073-PA	Nov 1998 - Oct 1999

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned policy series forms and their associated riders. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

Union Security Insurance Company, formerly known as Fortis Benefits Insurance Company, was a subsidiary of Fortis, Inc. in 2000, when John Hancock Life Insurance Company entered into a 100% coinsurance arrangement with Fortis Inc. Through this coinsurance arrangement, John Hancock assumed the administration and servicing, the financial risk, and responsibility for paying claims and maintaining sufficient reserves for these policies.

2. Benefit Description(s)

A brief policy description for each of the policy forms:

6034-PA, 6060-PA

Individually underwritten long-term care policies that provide facility-only long-term care coverage for care received in a nursing home or assisted care living facility.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in an assisted living facility, the maximum daily amount is 80% or 100% of the nursing home maximum daily amount, as elected at issue.

The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits. Premiums are permanently waived after 120 consecutive days in a nursing facility.

6035-PA, 6036-PA, 6062-PA, 6072-PA

Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in an assisted living facility, the maximum daily amount is 80% of the nursing home maximum daily amount. For care received in a community setting, the maximum daily amount is 50% or 80% of the nursing home maximum daily amount, as elected at issue.

The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence. For the non-tax-qualified form 6072, the benefit trigger includes personal assistance due to illness or injury for facility care.

Premiums are waived after the insured has met the elimination period and is receiving nursing home or assisted living facility benefits and will continue to be waived until the insured stops receiving such benefits. Premiums are permanently waived after 120 consecutive days in a nursing facility.

<u>6063-PA, 6073-PA</u>

Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting, the maximum daily amount is 80% or 100% of the nursing home maximum daily amount, as elected at issue. These forms also include restoration of benefits, and a survivorship benefit.

The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence. For the non-tax-qualified form 6073, the benefit trigger includes personal assistance due to illness or injury for facility care.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits. Premiums are permanently waived after 120 consecutive days in a nursing facility.

All forms include riders offering the insured an option to purchase Automatic Inflation Coverage of 5% on a Simple Inflation or Compounded Inflation basis.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

5. Actuarial Assumptions

Our nationwide assumptions for morbidity, voluntary termination rates, and mortality are the same as our best estimate assumptions used for AG51 and GPV projections, with one exception. A shock lapse rate is applied in rate increase filings as described below, but the benefit of shock lapse is not reflected within our AG51 and GPV projections.

For both mortality and morbidity, adjustments were made in the experience analysis to normalize for differences in underwriting by setting different expectations by issue year/product series which are proxies for underwriting era.

Morbidity

The morbidity assumptions are derived from John Hancock's analysis of Union Security experience, following our most recent comprehensive claim study completed in 2019. The study analyzed all major components of morbidity including incidence, claim terminations due to recovery or death, and benefit utilization across many attributes, focusing on the 5-year period of 2013-2017. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include future morbidity improvement of 0.50% per calendar year, applied as an incidence adjustment until attained age 100. No future morbidity improvement is assumed beyond attained age 100.

Methodology Change - Representation of Morbidity

In prior filings, our morbidity assumption was presented as expected claim costs for a sample policy. Going forward morbidity assumptions will be represented more granularly by incidence, claim termination, and utilization rate assumptions.

To better illustrate our most recent assumption changes, the prior assumptions are presented below their respective current assumptions. Note that a claim is defined as an approved claim, whether or not any dollar amounts have been paid.

Incidence

Incidence rates are the likelihood a policyholder will go on claim during a given duration. Incidence rates vary by a number of parameters, including issue age, attained age, issue year, policy duration, gender, marital status, risk class, benefit period, and product.

Below are currently expected sample incidence rates before future morbidity improvements for a 6062 policy with the following attributes:
Preferred risk class, Female, Single, 90 day Elimination Period, Policy Issued 2000 (in force 19 policy years as of 2019).

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
20	1.71%	8.54%	20.24%	2.18%	10.77%	25.08%
25	3.48%	14.25%	21.12%	4.42%	17.81%	26.11%
30	7.27%	18.35%	24.32%	9.19%	22.79%	29.92%
35	12.44%	19.55%	27.76%	15.60%	24.23%	33.95%

Below are expected incidence rates from the prior assumptions before future morbidity improvements for a 6062 policy with the following attributes:
Preferred risk class, Female, Single, 90 day Elimination Period, Policy Issued 2000 (in force 19 policy years as of 2019).

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
20	1.69%	8.16%	19.74%	2.01%	9.71%	23.49%
25	3.51%	13.72%	21.19%	4.18%	16.32%	25.21%
30	7.05%	18.10%	24.91%	8.39%	21.54%	29.64%
35	11.85%	19.42%	29.07%	14.10%	23.11%	34.60%

Comparison (Current/Prior)

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
20	101%	105%	103%	108%	111%	107%
25	99%	104%	100%	106%	109%	104%
30	103%	101%	98%	109%	106%	101%
35	105%	101%	95%	111%	105%	98%

Claim Terminations

Claim termination rates are the likelihood a policyholder will either die while on claim or recover and re-enter the active population. Termination rates vary by a number of parameters, including incurral age, duration on claim, gender, marital status, benefit period, and type of coverage.

Below are currently expected sample termination rates for a 6062 policy with the following attributes:
Preferred risk class, Female, Issue Age 55, Single, 90 day Elimination Period.

Months on Claim	4 Year Benefit Period			Lifetime Benefit Period		
	Attained Age at Claim			Attained Age at Claim		
	75	85	95	75	85	95
1	9.33%	5.53%	5.45%	8.03%	4.75%	4.69%
3	6.10%	3.61%	3.56%	5.47%	3.24%	3.20%
6	2.68%	1.85%	2.25%	2.38%	1.69%	2.17%
12	1.90%	1.68%	2.19%	1.64%	1.49%	2.09%
24	1.63%	1.84%	2.49%	1.41%	1.97%	2.79%
36	1.53%	1.94%	2.67%	1.32%	2.18%	2.99%
60	1.76%	2.24%	2.96%	1.52%	2.51%	3.32%
90	1.74%	2.60%	3.44%	1.51%	2.92%	3.86%
120	1.74%	2.60%	3.44%	1.51%	2.92%	3.86%

Below are the expected termination rates from the prior assumptions for a 6062 policy with the following attributes:
Preferred risk class, Female, Issue Age 55, Single, 90 day Elimination Period.

Months on Claim	4 Year Benefit Period			Lifetime Benefit Period		
	Attained Age at Claim			Attained Age at Claim		
	75	85	95	75	85	95
1	10.97%	7.13%	6.70%	9.24%	6.00%	5.64%
3	7.16%	4.65%	4.37%	6.30%	4.09%	3.85%
6	2.59%	1.62%	2.15%	1.99%	1.27%	1.79%
12	1.83%	1.47%	2.09%	1.37%	1.13%	1.72%
24	1.58%	1.61%	2.37%	1.18%	1.48%	2.30%
36	1.48%	1.69%	2.55%	1.11%	1.64%	2.47%
60	1.70%	1.95%	2.83%	1.27%	1.89%	2.74%
90	1.68%	2.27%	3.29%	1.26%	2.20%	3.19%
120	1.68%	2.27%	3.29%	1.26%	2.20%	3.19%

Comparison (Current/Prior)

Months on Claim	4 Year Benefit Period			Lifetime Benefit Period		
	Attained Age at Claim			Attained Age at Claim		
	75	85	95	75	85	95
1	85%	78%	81%	87%	79%	83%
3	85%	78%	81%	87%	79%	83%
6	103%	115%	105%	120%	133%	121%
12	103%	115%	105%	120%	133%	121%
24	103%	115%	105%	120%	133%	121%
36	103%	115%	105%	120%	133%	121%
60	103%	115%	105%	120%	133%	121%
90	103%	115%	105%	120%	133%	121%
120	103%	115%	105%	120%	133%	121%

Utilization

Utilization rates are the estimated percentage of the maximum daily benefit that a policyholder is expected to use reflecting the number of days it is used. Benefit utilization rates vary by incurral year, duration from issue, inflation type and coverage type, policy form group, incurral age, gender, benefit period, issue age, and time on claim. Utilization does not vary by maximum daily benefit, however because there is a tendency toward a higher maximum daily benefit at lower issue ages, lower expected utilization is assumed for issue ages below age 60.

The future Cost of Care growth rate reflected in the utilization assumption is 4.5%.

Below are currently expected sample utilization rates for a 6062 policy with the following attributes:
Preferred risk class, Female, Issue Age 60, Married, 90 day Elimination Period, 3rd year of being on claim.

Policy Year of Incurral	4 Year Benefit Period			Lifetime Benefit Period		
	Inflation			Inflation		
	GPO	5% Simple	5% Compound	GPO	5% Simple	5% Compound
20	73.07%	67.45%	60.73%	76.53%	70.64%	63.61%
25	73.59%	68.92%	60.17%	77.07%	72.18%	63.01%
30	73.84%	70.27%	59.59%	77.33%	73.59%	62.40%
35	73.96%	71.41%	58.99%	77.46%	74.78%	61.78%

Below are the expected utilization rates from the prior assumptions for a 6062 policy with the following attributes:
Preferred risk class, Female, Issue Age 60, Married, 90 day Elimination Period, 3rd year of being on claim.

Policy Year of Incurral	4 Year Benefit Period			Lifetime Benefit Period		
	Inflation			Inflation		
	GPO	5% Simple	5% Compound	GPO	5% Simple	5% Compound
20	73.84%	66.49%	60.35%	77.33%	69.64%	63.21%
25	75.58%	68.97%	60.90%	79.16%	72.23%	63.78%
30	76.43%	70.73%	60.86%	80.04%	74.07%	63.74%
35	76.53%	71.71%	60.30%	80.15%	75.11%	63.15%

Comparison (Current/Prior)

Policy Year of Incurral	4 Year Benefit Period			Lifetime Benefit Period		
	Inflation			Inflation		
	GPO	5% Simple	5% Compound	GPO	5% Simple	5% Compound
20	99%	101%	101%	99%	101%	101%
25	97%	100%	99%	97%	100%	99%
30	97%	99%	98%	97%	99%	98%
35	97%	100%	98%	97%	100%	98%

Voluntary Lapses

The voluntary lapse rates are based on John Hancock's analysis of combined John Hancock individual, Time and Union Security experience between 2013 and 2017. Lapse rates vary by issue age, duration, and inflation option.

Duration	No Inflation			
	Issue Age			
	55	65	75	82
1	3.16%	3.53%	5.29%	5.86%
5	1.25%	1.15%	1.93%	3.09%
10	0.80%	1.17%	1.19%	1.67%
15	0.76%	1.18%	1.37%	2.13%
20	0.54%	1.00%	2.09%	2.13%
25	0.59%	1.42%	2.13%	2.13%
30	0.76%	2.09%	2.13%	2.13%
35	1.42%	2.13%	2.13%	2.13%
40	2.09%	2.13%	2.13%	2.13%

Duration	Inflation			
	Issue Age			
	55	65	75	82
1	2.04%	2.68%	4.44%	3.85%
5	1.02%	1.11%	1.46%	1.13%
10	0.59%	0.81%	0.96%	0.99%
15	0.38%	0.63%	0.91%	2.00%
20	0.40%	0.61%	1.50%	2.19%
25	0.46%	1.24%	2.19%	2.19%
30	0.56%	2.19%	2.19%	2.19%
35	1.24%	2.19%	2.19%	2.19%
40	2.19%	2.19%	2.19%	2.19%

In addition to the lapse rates shown, we assume a 9.4% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 9.4% starting at the expected date of the rate increase.

Prior Lapse Rates

The prior voluntary lapse rates based on John Hancock's analysis of combined John Hancock individual, Time and Union Security experience between 2010 and 2015. Lapse rates vary by issue age, duration, and inflation option.

Duration	No Inflation			
	Issue Age			
	55	65	75	82
1	4.30%	4.45%	4.93%	6.25%
5	1.70%	1.45%	1.80%	3.15%
10	1.16%	1.17%	1.27%	1.55%
15	0.63%	1.05%	1.31%	1.98%
20	0.55%	0.81%	1.93%	1.98%
25	0.55%	1.45%	1.98%	1.98%
30	0.81%	1.94%	1.98%	1.98%
35	1.45%	1.98%	1.98%	1.98%
40	1.94%	1.98%	1.98%	1.98%

Duration	Inflation			
	Issue Age			
	55	65	75	82
1	3.00%	3.00%	4.10%	4.10%
5	1.50%	1.25%	1.35%	1.15%
10	0.69%	0.77%	1.05%	0.91%
15	0.51%	0.67%	0.91%	1.85%
20	0.43%	0.60%	1.49%	2.03%
25	0.43%	1.27%	2.03%	2.03%
30	0.60%	2.03%	2.03%	2.03%
35	1.27%	2.03%	2.03%	2.03%
40	2.03%	2.03%	2.03%	2.03%

Mortality

The mortality rates have been derived based on John Hancock's analysis of combined Time and Union Security experience over the five-year period from 2013 to 2017 on an Active Life basis.

In the 2019 mortality study, the company has updated the base table to the 2012 Individual Annuity Mortality (IAM) tables from the previously used 1994 Group Annuity Mortality (GAM) tables.
The base table is then adjusted based on the following factors:

- Issue age
- Duration
- Product and Risk Class
- Gender and Marital Status
- Underwriting eras (which captures underwriting changes and risk class assignment changes through different series of products)

The final mortality table is based on 2012 IAM with 7 years of historical mortality improvement (HMI) using projection G2 scale, with selection factors and adjustments to reflect the company's experience. Sample mortality rates before future mortality improvements are shown below:

Policy Duration	Preferred Risk Class (Single, Female)		
	Issue Age		
	55	65	75
1	0.000	0.001	0.002
5	0.001	0.002	0.006
10	0.002	0.006	0.017
15	0.003	0.008	0.031
20	0.006	0.019	0.061
25	0.014	0.048	0.121
30	0.033	0.094	0.194

Future mortality improvements are based on US general population data covering experience from 1933 to 2015 and were developed in a manner consistent with prescribed Canadian Institute of Actuaries' rates. The rates vary by attained age and are not distinct by gender or smoker status; linear grading is applied between key ages.

- 1.0% per year for attained ages 0-85
- 0.2% per year for attained age 95
- 0.0% per year for attained age 105.

Methodology Change - Active Life Mortality

In prior filings, mortality has been represented on a Total Life basis, including both Active Lives (those not on claim) and Disabled Lives (those on claim). To be consistent with our Frist Principles approach, we are now showing mortality rates that are applied to Active Lives.

Since the prior mortality rates provided were on a Total Life basis, we have developed what those mortality assumptions would have been on an Active Life basis for comparison to the new rates above.

The mortality rates in the prior study were derived based on our own experience for the individual long-term care block of business over the five-year period from March 2009 through March 2014.

The base mortality table was the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 22 years of historical improvements based on scale AA. Selection factors and adjustments were applied to reflect the company's experience. Sample mortality rates before future mortality improvements are shown below:

Policy Duration	Preferred Risk Class (Single, Female)		
	Issue Age		
	55	65	75
1	0.000	0.001	0.002
5	0.001	0.002	0.006
10	0.002	0.006	0.016
15	0.003	0.008	0.031
20	0.005	0.017	0.064
25	0.014	0.046	0.123
30	0.030	0.093	0.195

We also included 10 years of projected future mortality improvement based on scale AA.

<u>Expenses</u>

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

7. Marketing Method

This product was typically marketed through general agencies, brokers, and wholesale arrangements.

8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

9. Premium Classes

The base policy premium rates vary by issue age, benefit period, inflation option, home health care maximum benefit percentage, and underwriting class, as in the initial rate filing.

All premium factors related to the insured elected benefit design options or any eligible discount remain unchanged from the initial rate filing.

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium
Semiannual	0.51
Quarterly	0.26
Monthly	0.088

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase. The averages are based on policies inforce as of 12/31/2019, and do not reflect any previously approved rate increases to be implemented after 12/31/2019. Premium-paying policies as well as policies on claim are included, since although the premium for policies on claim is currently waived, they could be subject to the rate increase upon recovery.

	Pennsylvania	
Form	before the rate increase	after the rate increase
6034-PA	2,830	6,597
6035-PA	2,090	4,872
6036-PA	2,090	4,872
6060-PA	1,820	4,242
6062-PA	2,080	4,848
6063-PA	2,380	5,548
6072-PA	(incl. above)	(incl. above)
6073-PA	1,980	4,615

14. Number of Policyholders

The table below summarizes, as of 12/31/2019, the number of policies inforce that could be affected by the rate increase in your state and their 2019 annualized premium. Policies on claim are included, since although their premium is currently waived, they could be subject to the rate increase upon recovery. Paid-up policies and policies which have exercised the nonforfeiture benefit option are excluded. Annualized premium does not reflect any previously approved rate increases to be implemented after 12/31/2019.

Form	Number of Policies	2019 Annualized Premium
6034-PA	1	2,833
6035-PA	114	237,733
6036-PA	219	458,342
6060-PA	238	433,999
6062-PA	446	927,175
6063-PA	1,662	3,957,599
6072-PA	(incl. above)	(incl. above)
6073-PA	11	21,754

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2019 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2019 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Analysis Performed

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

<u>Morbidity</u>

Confinement length and incidence rates were based on unpublished industry data and the 1985 National Nursing Home Survey as reported in the Society of Actuaries Transactions, 1988-89-90 Reports. These were adjusted for the differences between the populations of the data sources and the anticipated underwritten insured population.

The length of non-confinement benefits and incidence rates were based on data from the 1984 and 1989 Long Term Care Surveys, adjusted for the differences between the populations of the survey and the anticipated underwritten insured population.

Below are original pricing discounted annual claim costs for a 6062 policy, 80% HHC, 90 day EP, $10 daily benefit, standard risk class, single, with no inflation protection:

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	2.23	3.35
60	10.92	16.37
65	22.68	34.01
70	42.00	63.00
75	64.19	96.28
80	97.93	146.90
85	149.78	224.67
90	228.38	342.57

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	10.35	15.52
70	43.06	64.59
75	67.83	101.74
80	106.47	159.71
85	162.57	243.85
90	247.25	370.87
95	354.44	531.66
100	386.35	579.53

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	42.34	63.51
80	107.45	161.17
85	168.70	253.05
90	263.12	394.67
95	375.95	563.92
100	409.48	614.22

Voluntary Terminations

These original pricing rates were determined by considering the combined effects of mortality and lapsation using limited company and industry data. Original pricing termination rates were set to vary by issue age and duration such that about 89% of policies persist after the first policy year, and that persistency rates are fairly constant each year thereafter. To meet these criteria, voluntary lapse rates were set at about 8% in year one, grading down to about 3% ultimately, varying somewhat by issue age.

Mortality

Based on limited industry data, the 1975-80 Basic Mortality Table was used, blended to reflect the anticipated distribution of sales by sex, which was 60% female and 40% male. Also, selection factors of 0.50, 0.80, and 1.00 were applied in durations 1, 2, and 3+.

Recent Experience

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2016 rate increase filings. In general, claims continue to last longer than expected. For the Union block of business in particular, there is a significant increase in incidence at attained ages 85+, and particularly 90+.

The following tables show in aggregate how our new and prior assumptions compare to actual experience.

Morbidity

Claim components of incidence, claim terminations due to recovery or death, and benefit utilization were analyzed across many attributes focusing on the 5 year period of 2013 through 2017. Experience in durations 10+ are used for Incidence, Termination, and Utilization.

Incidence (Count)

Duration	Incidence A/E Before Assumption Updates	Incidence A/E After Assumption Updates
10-14	99%	101%
15-19	102%	101%
20+	101%	95%
Total	**101%**	**101%**

Incurral Age	Incidence A/E Before Assumption Updates	Incidence A/E After Assumption Updates
<85	99%	101%
85-89	102%	101%
90+	112%	100%
Total	**101%**	**101%**

Claim Termination (Count)

	All Months		Months 1-5		Months 6+	
Benefit Period	Termination A/E Before Assumption Updates	Termination A/E After Assumption Updates	Termination A/E Before Assumption Updates	Termination A/E After Assumption Updates	Termination A/E Before Assumption Updates	Termination A/E After Assumption Updates
<10 years	93%	100%	84%	100%	98%	100%
10+ years	98%	100%	84%	100%	107%	100%
Total	**94%**	**100%**	**84%**	**100%**	**101%**	**100%**

Utilization (Amount)

Inflation	Utilization A/E Before Assumption Updates	Utilization A/E After Assumption Updates
None / GPO	93%	96%
Simple	99%	98%
Compound	97%	96%
Total	**97%**	**97%**

Overall, our morbidity experience has been unfavorable since the last filing. For the Union block, this is largely due to higher-than-expected incidence experience at older attained ages.

Voluntary Lapses

Lapse experience from 2013 through 2017 was analyzed both by policy count (for credibility) and by policy amount (for assumption recommendations). Note that "Amount" is defined as the Maximum Daily Benefit multiplied by a Benefit Period factor to ensure that policies with longer benefit periods are appropriately weighted.

In prior studies, any policy that was rerated after the 2008 rate increase filing was permanently excluded from the remainder of the study. As rate increase filings have become more prevalent, policies are now allowed to re-enter the study following the rerate shock lapse period (2 years).

Actual to Expected ratios by amount for the combined John Hancock individual, Time and Union Security experience, summarized by inflation and duration groups before and after the assumption update, are shown below.

	Without Inflation		With Inflation	
Duration	**Lapse A/E Before Assumption Updates**	**Lapse A/E After Assumption Updates**	**Lapse A/E Before Assumption Updates**	**Lapse A/E After Assumption Updates**
1-5	66%	83%	76%	100%
6-10	79%	99%	91%	101%
11-15	101%	102%	83%	101%
16-20	110%	104%	98%	100%
21-25	108%	107%	103%	104%
26+	87%	86%	117%	117%
Total per inflation	**90%**	**99%**	**84%**	**100%**

Actual to expected ratios based on the prior assumptions were overall much lower than expected with an overall A/E ratio of 84% by amount. This was primarily driven by lower lapses in the earlier durations, specifically for younger issue ages. Lapse rates continue to be lower for policies with an inflation option. After updating assumptions based on experience, the A/E ratios are now 100% overall.

Healthy Life Mortality

Healthy life mortality experience from 2013 through 2017 was analyzed both by policy count (for credibility) and by policy amount (for assumption recommendations). Note that "Amount" is defined as Maximum Daily Benefit multiplied by a Benefit Period factor to ensure that policies with longer benefit periods are appropriately weighted.

The below table shows the healthy life A/E ratios by amount before and after the assumption update for the combined John Hancock individual, Time and Union Security experience.

Duration	Mortality A/E Before Assumption Updates	Mortality A/E After Assumption Updates
1-5	94%	99%
6-10	98%	101%
11-15	100%	101%
16-20	106%	103%
21-25	94%	99%
26+	92%	93%
Total	**101%**	**101%**

Healthy life mortality experience for our individual block in aggregate was close to our expectation, however expectations were adjusted for certain subgroups. Adjustments were made to product selection factors, risk class adjustment factors, and gender and marital factors to account for developing experience.

17. Requested Rate Increase

The Company is requesting an average rate increase of 133.1%, which varies by issue age, benefit period, and inflation option, and ranges from 18.0% to 251.1%. Rate increases were derived as follows:

1. In the prior filing, The Company certified to a lifetime loss ratio of 94.1% based on nationwide data where waived premiums were included in both premiums and claims. We have restated this target loss ratio to 95.2% by removing waived premiums from both premiums and claims.
2. We determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming the prior rate increase request was approved in full and within three months of the original filing date. We then determined the amount of rate increase (16.2%) that would be needed in order to revert to the restated lifetime loss ratio for this form.
3. Rate increases were adjusted to account for the timing of approvals on prior filings in your State. Adjustments are proportional to the amounts requested in prior filings and were determined such that the achieved lifetime loss ratio matches that targeted in Step #1 above. After the application of this adjustment, the average rate increase for the forms listed in this memo is 24.1%, ranging from 17.8% to 30.0%.
4. Unapproved rate increases initially requested in our prior inforce rate filings (SERFF Tracking No. MULF-131791176) were included in this filing. Your state approved a portion of these rate increases on April 06, 2020. Approval included all policyholders receiving premium increases capped at 20.0%. These rate increases continue to be actuarially justified and are unchanged from our original request with the following exception: to account for the delayed implementation of the originally requested rate increases, we have adjusted the portion of the current proposed rate increases attributable to the 2016 remainder so that on a present-value basis it is equivalent to implementing our original request all at once. After taking the unapproved amount into account and applying this adjustment, the average rate increase for the forms listed in this memo is, 133.1% ranging from 18.0% to 251.1%.
5. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring a loss ratio no less than 85% (or the original pricing loss ratio if greater) on the rate increase portion, while applying 58% (or the original pricing loss ratio if greater) on the original rate schedule. This is demonstrated at the bottom of Exhibit 1 where it can be seen that the sum of past and future projected incurred claims is

not less than the sum of the original premium times the greater of 58% and the original pricing loss ratio and the rate increase premium times the greater of 85% and the original pricing loss ratio.

Appendix A reflects the proposed rate increase percentages for each combination of issue age, benefit period and inflation type.

In the rate schedules by policy form, **Appendix B1** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *never* elected an inflation reduction option as part of the 2010 rate increase filings.

In the rate schedules by policy form, **Appendix B2** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 rate increase filings.

Please note that the actual rates implemented may vary slightly from those in Appendices B1 to B2 due to implementation rounding algorithms.

Exhibit 1 contains nationwide past premium and claims experience as well as future premium and claim projections. It illustrates that the anticipated lifetime loss ratio with the requested rate increase is 95.2%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 71.1%. The original pricing loss ratio was not restated for the removal of waived premiums due to immateriality. The lifetime loss ratio as of 12/31/2019 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

Exhibit 1 also contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that the calculated loss ratio respects the applicable pre and post stability requirements:

<u>Post-stability form requirements:</u>
The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the greater of the original assumed lifetime loss ratio and 58%,
2. Accumulated value of prior premium rate schedule increases times the greater of the original assumed lifetime loss ratio and 85%,
3. Present value of future projected initial earned premium times the greater of the original assumed lifetime loss ratio and 58%, and
4. Present value of future projected premium in excess of the projected initial earned premium times the greater of the original assumed lifetime loss ratio and 85%.

<u>Pre-stability form requirements:</u>

The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the greater of the original assumed lifetime loss ratio and 60%,
2. Accumulated value of prior premium rate schedule increases times the greater of the original assumed lifetime loss ratio and 80%,
3. Present value of future projected initial earned premium times the greater of the original assumed lifetime loss ratio and 60%, and
4. Present value of future projected premium in excess of the projected initial earned premium times the greater of the original assumed lifetime loss ratio and 80%.

18. Rate Increase Mitigation Options

Although this is a closed block of business, if a substantial portion of the rate increase request is approved, upon the state's request we will file new actuarially equivalent options which allow policyholders the option to offset or partially offset the rate increase.

Future inflation options (also referred to as "landing spots") allow policyholders that have Compound and Simple inflation coverage the option to offset the rate increase. Under these new options, the policyholders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced to a level which is actuarially equivalent to the requested rate increase in aggregate. If the future inflation rate is lower than 0%, we would floor the rate at 0%, and include a small residual increase in order to make the offer actuarially equivalent.

Shared Cost option is another example of an actuarially equivalent option that allows policyholders the option to offset the rate increase. The Shared Cost option would:

- Reduce the policyholder's current policy benefit amounts by their Shared Cost percentage. The daily/monthly benefit and the policy limit will be reduced by the Shared Cost percentage
- Apply a percentage factor to any future claim payments equal to the Shared Cost percentage. John Hancock will pay our portion (1 minus the Shared Cost percent) of any covered services but will not pay more than the new reduced daily/monthly benefit amount and the policyholder will be responsible for the remainder.

Shared Cost Percentages are calculated using seriatim, nationwide data for each benefit period, inflation type and issue age combination. All Shared Cost percentages are determined to be actuarially equivalent to the requested rate increases by combination of issue age, benefit period and inflation type.

The premium rate tables for these options will be filed upon request following a substantial approval. Because these options are equivalent to the premium increase, we will provide the options following the determination of final premiums.

In addition to the options to offset the rate increase, we will also be offering a Paid-Up Policy option for those who choose to stop paying premiums. This option will be a paid-up policy with a policy limit equal to the lesser of the current policy limit and 150% of premiums paid less any benefits received. The Paid-Up Policy will only be offered if we receive a full approval.

19. History of previous rate revisions

A 18.0% rate increase on these policy forms was accepted by your state on August 27, 2008.

A 38.4% rate increase on these policy forms was accepted by your state on February 22, 2011.

A 7.5% rate increase on only policies without an inflation option was accepted by your state on March 29, 2013.

A 20.0% rate increase on these policy forms was accepted by your state on June 12, 2015.

A 20.0% rate increase on these policy forms was accepted by your state on April 06, 2020.

20. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior approved rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 20. The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified, and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

21. Past Losses Testing

Preventing companies from recouping past losses was the subject of a discussion by the NAIC in late 2013. The accepted methodology which was incorporated into the 2014 Long Term Care Model Regulation defines past losses as actual past claims less expected past claims when determining loss ratio compliance. Expected past claims are defined as the following:

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

We apply this methodology in **Exhibit 1A**. The 'Adjusted Expected Incurred Claims' are initially calculated by applying the original pricing durational loss ratio to the actual earned premium in a given calendar year. Later, in years in which and after which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed.

The accumulated value of the Adjusted Expected Incurred Claims is compared to the accumulated value of Actual Incurred Claims. The lesser of the Adjusted Expected Incurred Claims or Actual Incurred Claims is used for past claims when ensuring that the resulting overall increase in rates satisfies the rate stability rule ensuring a loss ratio no less than 85% (or the original pricing loss ratio if greater) on the rate increase portion, while

applying 58% (or the original pricing loss ratio if greater) on the original rate schedule. This is demonstrated at the bottom of **Exhibit 1A**.

22. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 90 day policyholder notification period. The assumed effective date used to calculate the rate increase is 1/1/2021 as we do not want to charge policyholders for the company's delay in filing.

23. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

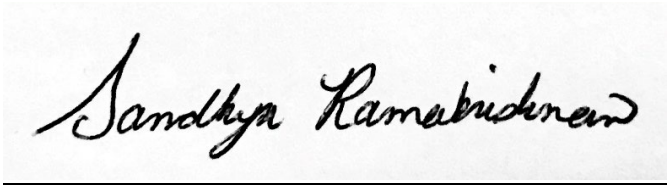
a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

If the requested premium rate schedule increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



Sandhya Ramakrishnan, FSA, MAAA
Actuary, Long Term Care Inforce Management
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Fortis 6060 - 6073 (Including 4062-NY & 4063-NY)

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
	1998	164,709	1,731,260	10%	-	5,035,849	0%	-	5,035,849	0%
	1999	1,879,681	20,060,909	9%	198,431	28,876,824	1%	198,431	28,876,824	1%
	2000	4,651,020	45,173,421	10%	396,407	54,704,681	1%	396,407	54,704,681	1%
	2001	7,745,621	63,229,147	12%	3,555,666	71,650,685	5%	3,555,666	71,650,685	5%
	2002	10,446,822	66,081,455	16%	5,599,979	75,016,003	7%	5,599,979	75,016,003	7%
	2003	12,985,873	62,648,160	21%	10,593,295	74,716,687	14%	10,593,295	74,716,687	14%
	2004	15,345,145	58,528,892	26%	10,821,104	73,947,942	15%	10,821,104	73,947,942	15%
	2005	17,469,295	54,948,776	32%	15,248,588	73,576,951	21%	15,248,588	73,576,951	21%
Historical	2006	19,310,101	51,717,673	37%	19,486,619	72,939,478	27%	19,486,619	72,939,478	27%
Experience	2007	20,948,863	48,698,610	43%	26,871,852	72,335,127	37%	26,871,852	72,335,127	37%
	2008	22,491,129	45,817,812	49%	37,671,786	71,317,338	53%	37,671,786	71,317,338	53%
	2009	24,027,681	43,048,514	56%	46,468,959	78,037,560	60%	46,468,959	78,037,560	60%
	2010	25,575,031	40,372,567	63%	52,848,047	80,017,742	66%	52,848,047	80,017,742	66%
	2011	27,128,872	37,773,441	72%	62,503,650	89,953,588	69%	62,503,650	89,953,588	69%
	2012	28,672,937	35,245,944	81%	65,092,997	97,066,783	67%	65,092,997	97,066,783	67%
	2013	30,197,293	32,790,100	92%	75,779,500	89,219,964	85%	75,779,500	89,219,964	85%
	2014	31,687,185	30,412,170	104%	72,319,095	85,244,217	85%	72,319,095	85,244,217	85%
	2015	33,112,954	28,127,643	118%	93,704,725	93,525,830	100%	93,704,725	93,525,830	100%
	2016	34,450,372	25,945,435	133%	103,215,731	86,485,735	119%	103,215,731	86,485,735	119%
	2017	35,681,329	23,859,088	150%	117,064,048	76,909,471	152%	117,064,048	76,909,471	152%
	2018	36,791,960	21,856,121	168%	126,609,363	76,285,997	166%	126,609,363	76,285,997	166%
	2019	37,764,880	19,934,009	189%	149,472,188	77,967,052	192%	149,472,188	77,967,052	192%
Projected	2020	38,568,744	18,095,301	213%	148,452,150	76,275,911	195%	148,452,150	76,275,911	195%
Future	2021	39,186,320	16,346,176	240%	155,682,024	71,143,665	219%	148,364,969	144,249,424	103%
Experience	2022	39,609,154	14,692,066	270%	163,678,060	66,195,113	247%	148,292,323	142,135,774	104%
	2023	39,822,792	13,136,798	303%	170,729,336	61,264,670	279%	154,680,778	132,744,043	117%
	2024	39,812,410	11,682,313	341%	176,217,888	56,338,386	313%	159,653,406	123,243,413	130%
	2025	39,556,334	10,329,544	383%	180,562,912	51,464,353	351%	163,589,998	113,721,379	144%
	2026	39,059,150	9,080,451	430%	182,636,561	46,721,888	391%	165,468,724	104,331,040	159%
	2027	38,319,871	7,934,324	483%	183,839,292	42,156,835	436%	166,558,398	95,162,511	175%
	2028	37,333,327	6,888,425	542%	184,163,758	37,756,566	488%	166,852,365	86,187,728	194%
	2029	36,096,143	5,940,119	608%	182,682,525	33,535,834	545%	165,510,367	77,442,337	214%
	2030	34,618,415	5,086,715	681%	178,353,758	29,544,862	604%	161,588,505	69,041,947	234%
	2031	32,943,902	4,325,909	762%	171,872,165	25,848,447	665%	155,716,181	61,137,877	255%
	2032	31,107,598	3,654,411	851%	163,947,780	22,475,691	729%	148,536,689	53,807,167	276%
	2033	29,127,984	3,065,468	950%	154,801,580	19,409,934	798%	140,250,232	47,027,073	298%
	2034	27,012,976	2,550,937	1059%	144,756,403	16,634,922	870%	131,149,301	40,783,706	322%
	2035	24,786,348	2,104,565	1178%	134,086,389	14,145,087	948%	121,482,269	35,089,670	346%
	2036	22,511,945	1,722,441	1307%	122,998,674	11,943,577	1030%	111,436,798	29,976,693	372%
	2037	20,248,229	1,399,672	1447%	111,524,112	10,021,995	1113%	101,040,846	25,445,935	397%
	2038	18,022,902	1,128,860	1597%	100,109,622	8,355,987	1198%	90,699,317	21,458,248	423%
	2039	15,805,083	902,984	1750%	89,528,472	6,919,521	1294%	81,112,795	17,968,973	451%
	2040	13,606,822	716,317	1900%	79,871,548	5,687,279	1404%	72,363,623	14,931,514	485%
	2041	11,488,390	563,479	2039%	70,676,063	4,640,777	1523%	64,032,513	12,314,274	520%
	2042	9,525,727	438,900	2170%	62,085,657	3,762,123	1650%	56,249,605	10,085,291	558%
	2043	7,735,357	338,114	2288%	54,343,224	3,030,474	1793%	49,234,961	8,203,541	600%
	2044	6,164,738	258,396	2386%	46,985,392	2,423,899	1938%	42,568,765	6,622,716	643%
	2045	4,862,199	196,571	2474%	39,766,758	1,921,364	2070%	36,028,683	5,296,010	680%
	2046	3,805,297	148,805	2557%	33,110,553	1,507,093	2197%	29,998,161	4,188,350	716%
	2047	2,941,490	111,732	2633%	27,486,387	1,168,894	2351%	24,902,666	3,273,035	761%
	2048	2,231,308	83,562	2670%	22,703,707	896,028	2534%	20,569,558	2,526,136	814%
	2049	1,697,786	62,640	2710%	18,454,257	678,613	2719%	16,719,557	1,925,032	869%
	2050	1,282,291	46,914	2733%	14,599,900	507,564	2876%	13,227,509	1,447,999	914%

Note: Please refer to the Actuarial Memorandum, section "Ensuring No Cross-Subsidization Between States", for adjustments made to experience exhibits

Values as of 12/31/2019 (discounted at maximum statutory valuation rates)									
Past :	675,138,449	1,493,860,839	45.2%	1,419,962,309	2,553,531,953	55.6%	1,419,962,309	2,553,531,953	55.6%
Future :	465,439,300	111,299,794	418.2%	2,294,954,490	553,667,518	414.5%	2,099,729,056	1,144,428,534	183.5%
Lifetime :	1,140,577,748	1,605,160,633	71.1%	3,714,916,799	3,107,199,471	119.6%	3,519,691,365	3,697,960,487	95.2%

Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 71.1% =	1,476,994,286
			Present Value of Future Initial Prm x 71.1% =	135,925,929
Accum. Value of Past Incurred Claims =	1,419,962,309		Accum Value of Prior Increases x 85.0% =	403,686,067
Present Value of Future Incurred Claims =	2,099,729,056		Present Value of Future Increases x 85.0% =	810,166,388
Total =	3,519,691,365	>=	Total =	2,826,772,671

Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 71.1% =	1,476,994,286
			Present Value of Future Initial Prm x 71.1% =	135,925,929
Accum. Value of Past Incurred Claims =	1,419,962,309		Accum Value of Prior Increases x 80.0% =	379,939,828
Present Value of Future Incurred Claims =	2,099,729,056		Present Value of Future Increases x 80.0% =	762,509,542
Total =	3,519,691,365	>=	Total =	2,755,369,585

Exhibit 1A: Demonstation of not Recouping Past Losses
Fortis 6060 - 6073 (Including 4062-NY & 4063-NY)

		Loss Ratios to Apply to Actual Premium (without waived premiums)				Historical & Projected Experience (without waived premiums)					
						Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Adjusted Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
Original Pricing	1988	0	0	0%	-	0	0	0%	0	0	0%
	1989	0	0	0%	-	0	0	0%	0	0	0%
	1990	0	0	0%	-	0	0	0%	0	0	0%
	1991	0	0	0%	-	0	0	0%	0	0	0%
	1992	0	0	0%	-	0	0	0%	0	0	0%
	1993	0	0	0%	-	0	0	0%	0	0	0%
	1994	0	0	0%	-	0	0	0%	0	0	0%
	1995	0	0	0%	-	0	0	0%	0	0	0%
	1996	0	0	0%	-	0	0	0%	0	0	0%
	1997	0	0	0%	-	0	0	0%	0	0	0%
	1998	164,709	1,731,260	10%	479,103	0	5,035,849	0%	0	5,035,849	0%
	1999	1,873,809	20,055,036	9%	2,698,057	198,431	28,876,824	1%	198,431	28,876,824	1%
	2000	4,629,937	45,152,338	10%	5,609,438	396,407	54,704,681	1%	396,407	54,704,681	1%
	2001	7,677,724	63,161,251	12%	8,709,679	3,555,666	71,650,685	5%	3,555,666	71,650,685	5%
	2002	10,297,827	65,932,460	16%	11,716,563	5,599,979	75,016,003	7%	5,599,979	75,016,003	7%
	2003	12,712,390	62,374,677	20%	15,227,777	10,593,295	74,716,687	14%	10,593,295	74,716,687	14%
	2004	14,927,778	58,111,524	26%	18,995,861	10,821,104	73,947,942	15%	10,821,104	73,947,942	15%
	2005	16,924,054	54,403,535	31%	22,888,592	15,248,588	73,576,951	21%	15,248,588	73,576,951	21%
	2006	18,656,122	51,063,694	37%	26,648,441	19,486,619	72,939,478	27%	19,486,619	72,939,478	27%
	2007	20,124,179	47,873,927	42%	30,406,636	26,871,852	72,335,127	37%	26,871,852	72,335,127	37%
2008 RI*	2008	27,060,654	88,215,425	31%	27,060,654	37,671,786	71,317,338	53%	37,671,786	71,317,338	53%
	2009	30,495,302	85,601,125	36%	30,495,302	46,468,959	78,037,560	60%	46,468,959	78,037,560	60%
2010 RI*	2010	41,481,044	84,345,758	49%	41,481,044	52,848,047	80,017,742	66%	52,848,047	80,017,742	66%
	2011	45,138,167	119,127,294	38%	45,138,167	62,503,650	89,953,588	69%	62,503,650	89,953,588	69%
	2012	49,078,128	114,031,076	43%	49,078,128	65,092,997	97,066,783	67%	65,092,997	97,066,783	67%
2013 RI	2013	70,453,120	93,961,069	75%	70,453,120	75,779,500	89,219,964	85%	75,779,500	89,219,964	85%
	2014	80,012,334	107,373,637	75%	80,012,334	72,319,095	85,244,217	85%	72,319,095	85,244,217	85%
	2015	85,326,222	133,716,700	64%	85,326,222	93,704,725	93,525,830	100%	93,704,725	93,525,830	100%
	2016	93,355,685	143,756,347	65%	93,355,685	103,215,731	86,485,735	119%	103,215,731	86,485,735	119%
	2017	102,479,704	137,200,209	75%	102,479,704	117,064,048	76,909,471	152%	117,064,048	76,909,471	152%
2016 RI	2018	120,848,189	128,664,991	94%	120,848,189	126,609,363	76,285,997	166%	126,609,363	76,285,997	166%
	2019	127,837,796	122,959,210	104%	127,837,796	149,472,188	77,967,052	192%	149,472,188	77,967,052	192%
Projected Future Experience	2020					148,452,150	76,275,911	195%	148,452,150	76,275,911	195%
	2021					155,682,024	71,143,665	219%	148,364,969	144,249,424	103%
	2022					163,678,060	66,195,113	247%	148,292,323	142,135,774	104%
	2023					170,729,336	61,264,670	279%	154,680,778	132,744,043	117%
	2024					176,217,888	56,338,386	313%	159,653,406	123,243,413	130%
	2025					180,562,912	51,464,353	351%	163,589,998	113,721,379	144%
	2026					182,636,561	46,721,888	391%	165,468,724	104,331,040	159%
	2027					183,839,292	42,156,835	436%	166,558,398	95,162,511	175%
	2028					184,163,758	37,756,566	488%	166,852,365	86,187,728	194%
	2029					182,682,525	33,535,834	545%	165,510,367	77,442,337	214%
	2030					178,353,758	29,544,862	604%	161,588,505	69,041,947	234%
	2031					171,872,165	25,848,447	665%	155,716,181	61,137,877	255%
	2032					163,947,780	22,475,691	729%	148,536,689	53,807,167	276%
	2033					154,801,580	19,409,934	798%	140,250,232	47,027,073	298%
	2034					144,756,403	16,634,922	870%	131,149,301	40,783,706	322%
	2035					134,086,389	14,145,087	948%	121,482,269	35,089,670	346%
	2036					122,998,674	11,943,577	1030%	111,436,798	29,976,693	372%
	2037					111,524,112	10,021,995	1113%	101,040,846	25,445,935	397%
	2038					100,109,622	8,355,987	1198%	90,699,317	21,458,248	423%
	2039					89,528,472	6,919,521	1294%	81,112,795	17,968,973	451%
	2040					79,871,548	5,687,279	1404%	72,363,623	14,931,514	485%
Values as of 12/31/2019 (discounted at maximum statutory valuation rates)											
	Past				1,352,516,032	1,419,962,309	2,553,531,953	55.6%	1,419,962,309	2,553,531,953	55.6%
	Future					2,294,954,490	553,667,518	414.5%	2,099,729,056	1,144,428,534	183.5%
	Lifetime					3,714,916,799	3,107,199,471	119.6%	3,519,691,365	3,697,960,487	95.2%

* 2008 and 2010 Rate Filings combined data for the 4060s and 6060s Policy Series. As it is difficult to separate data in older databases, we have approximated the 4060s and 6060s expected premiums and expected claims using 2013 Rate Filing ratios applied to the combined 4060s and 6060s premiums and claims

Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 71.1% =	1,476,994,286
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 71.1% =	135,925,929
Adjusted Originally Expected Incurred Claims) =	1,352,516,032		Accum Value of Prior Increases x 85.0% =	403,686,067
Present Value of Future Incurred Claims =	2,099,729,056		Present Value of Future Increases x 85.0% =	810,166,388
Total =	3,452,245,088	> =	Total =	2,826,772,671

Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 71.1% =	1,476,994,286
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 71.1% =	135,925,929
Adjusted Originally Expected Incurred Claims) =	1,352,516,032		Accum Value of Prior Increases x 80.0% =	379,939,828
Present Value of Future Incurred Claims =	2,099,729,056		Present Value of Future Increases x 80.0% =	762,509,542
Total =	3,452,245,088	> =	Total =	2,755,369,585

Appendix A - Fortis 6062 2019 Rate Increases

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: GPO Inflation

Issue	Benefit Period				
Age	2	3	4	5	Life
18-29	17.2%	17.0%	17.0%	17.0%	17.0%
30	21.6%	17.0%	17.0%	17.0%	27.6%
31	28.4%	17.0%	17.0%	17.0%	29.4%
32	35.0%	17.0%	17.1%	17.0%	37.4%
33	38.8%	17.4%	17.6%	17.3%	41.1%
34	45.1%	20.0%	22.7%	18.0%	47.8%
35	51.3%	25.5%	32.2%	27.7%	54.1%
36	57.4%	36.0%	39.5%	36.1%	60.3%
37	63.4%	44.1%	48.3%	46.5%	80.5%
38	73.0%	49.0%	59.5%	55.1%	80.5%
39	79.0%	56.8%	66.4%	65.1%	81.4%
40	70.9%	55.8%	55.9%	57.9%	73.0%
41	81.9%	64.9%	66.4%	65.4%	81.5%
42	67.6%	69.6%	76.0%	74.4%	103.5%
43	76.2%	76.9%	66.2%	74.8%	97.9%
44	86.8%	65.8%	74.5%	84.0%	92.9%
45	95.1%	72.2%	65.1%	74.6%	100.0%
46	81.0%	62.1%	74.3%	69.6%	93.8%
47	91.0%	70.2%	65.8%	62.1%	89.1%
48	99.1%	63.8%	62.4%	70.3%	98.6%
49	92.8%	70.0%	69.7%	65.2%	101.9%
50	94.3%	61.2%	62.1%	58.4%	89.8%
51	86.9%	55.6%	60.2%	59.6%	90.1%
52	92.7%	63.8%	66.5%	57.4%	97.7%
53	85.9%	61.0%	64.6%	67.8%	118.6%
54	95.4%	70.6%	74.1%	66.4%	128.6%
55	86.6%	66.5%	72.0%	67.2%	137.4%
56	83.1%	69.5%	66.9%	64.3%	144.4%
57	80.3%	61.5%	72.6%	61.2%	136.9%
58	78.9%	63.8%	68.0%	59.0%	123.9%
59	65.4%	58.5%	66.0%	58.1%	122.8%
60	64.9%	54.9%	65.0%	58.7%	116.7%
61	61.2%	56.6%	59.4%	56.3%	117.5%
62	58.5%	51.3%	61.3%	55.2%	127.1%
63	59.9%	56.0%	59.1%	55.6%	122.7%
64	57.3%	53.8%	51.4%	57.0%	132.7%
65	58.6%	53.7%	51.5%	54.3%	124.7%
66	60.1%	53.9%	49.7%	55.2%	117.6%
67	65.1%	54.9%	51.2%	53.6%	112.9%
68	67.7%	56.2%	50.5%	54.6%	108.5%
69	66.9%	55.5%	51.6%	54.2%	93.7%
70	61.7%	52.3%	50.9%	52.3%	80.5%
71	60.0%	50.2%	43.8%	49.4%	69.1%
72	64.6%	52.0%	45.3%	51.3%	65.1%
73	66.7%	54.5%	47.3%	55.7%	60.8%
74	72.4%	57.5%	49.1%	61.6%	56.3%
75	64.7%	62.0%	51.0%	64.7%	52.8%
76	56.9%	56.9%	56.9%	56.9%	61.3%
77	49.2%	49.2%	49.2%	49.2%	52.3%
78	41.4%	41.4%	41.4%	41.4%	43.4%
79	33.5%	33.5%	33.5%	33.5%	34.4%
80	25.2%	25.2%	25.2%	25.2%	25.2%
81	25.2%	25.2%	25.2%	25.2%	25.2%
82	25.2%	25.2%	25.2%	25.2%	25.2%
83	25.2%	25.2%	25.2%	25.2%	25.2%
84	25.2%	25.2%	25.2%	25.2%	25.2%

Inflation Option: 5% Simple Inflation

Issue	Benefit Period				
Age	2	3	4	5	Life
18-29	135.6%	113.7%	112.9%	105.9%	216.3%
30	146.7%	123.4%	115.6%	108.8%	227.6%
31	163.9%	137.3%	126.9%	119.7%	230.8%
32	164.9%	137.3%	138.2%	130.0%	226.5%
33	166.8%	151.9%	148.9%	140.5%	219.5%
34	167.7%	165.1%	152.8%	150.4%	215.6%
35	160.8%	168.0%	152.8%	160.4%	208.5%
36	162.1%	161.3%	143.1%	157.7%	204.4%
37	155.5%	162.4%	138.7%	153.1%	198.8%
38	155.5%	157.1%	134.6%	149.0%	195.3%
39	149.2%	151.6%	130.2%	145.0%	189.8%
40	142.1%	145.9%	125.9%	140.8%	185.4%
41	137.8%	142.3%	124.7%	139.7%	185.9%
42	140.6%	138.3%	123.5%	138.7%	187.1%
43	136.4%	135.0%	122.6%	137.2%	188.4%
44	139.5%	137.5%	126.6%	141.0%	196.5%
45	135.2%	133.0%	124.9%	139.6%	190.9%
46	135.3%	130.2%	124.0%	138.7%	209.1%
47	134.0%	127.3%	123.8%	138.0%	222.9%
48	130.2%	124.4%	123.0%	137.4%	241.2%
49	137.5%	121.9%	122.3%	136.6%	251.1%
50	128.4%	118.0%	121.1%	135.0%	218.6%
51	125.6%	115.2%	119.1%	129.3%	217.1%
52	122.9%	113.3%	117.3%	127.7%	217.2%
53	126.8%	111.2%	112.1%	122.0%	216.6%
54	123.9%	109.6%	110.4%	120.3%	216.5%
55	122.8%	107.8%	109.2%	115.4%	215.3%
56	118.2%	102.1%	103.8%	110.0%	209.6%
57	109.9%	101.0%	99.2%	104.3%	195.4%
58	101.5%	95.5%	94.4%	99.2%	180.2%
59	98.8%	91.3%	86.5%	90.5%	163.3%
60	91.3%	86.8%	82.6%	85.7%	152.3%
61	82.4%	81.5%	77.7%	80.8%	149.3%
62	74.1%	79.6%	73.9%	73.3%	142.3%
63	68.9%	75.8%	67.7%	69.4%	129.6%
64	63.6%	68.8%	64.6%	63.3%	122.1%
65	66.2%	65.9%	59.8%	57.8%	111.7%
66	71.5%	75.5%	64.0%	59.8%	121.0%
67	80.7%	85.4%	75.3%	62.7%	131.8%
68	92.3%	95.0%	82.0%	75.2%	140.9%
69	97.2%	101.8%	91.3%	83.3%	147.6%
70	99.6%	109.0%	91.9%	91.0%	151.2%
71	95.5%	100.5%	93.6%	95.0%	137.1%
72	87.8%	92.1%	87.8%	87.8%	123.4%
73	80.1%	83.8%	80.1%	80.1%	110.0%
74	72.4%	75.4%	72.4%	72.4%	96.7%
75	64.7%	67.1%	64.7%	64.7%	84.0%
76	56.9%	58.8%	56.9%	56.9%	72.0%
77	49.2%	50.5%	49.2%	49.2%	60.0%
78	41.4%	42.3%	41.4%	41.4%	48.3%
79	33.5%	33.9%	33.5%	33.5%	35.7%
80	25.2%	25.2%	25.2%	25.2%	25.2%
81	25.2%	25.2%	25.2%	25.2%	25.2%
82	25.2%	25.2%	25.2%	25.2%	25.2%
83	25.2%	25.2%	25.2%	25.2%	25.2%
84	25.2%	25.2%	25.2%	25.2%	25.2%

Inflation Option: 5% Compound Inflation

Issue	Benefit Period				
Age	2	3	4	5	Life
18-29	239.1%	237.3%	217.8%	214.5%	251.1%
30	243.9%	241.1%	222.3%	218.4%	251.1%
31	245.8%	241.9%	223.1%	219.5%	251.1%
32	246.9%	243.4%	224.4%	220.2%	251.1%
33	247.7%	244.3%	225.1%	221.3%	251.1%
34	248.8%	244.8%	225.9%	222.0%	251.1%
35	250.7%	244.8%	225.9%	222.0%	251.1%
36	251.1%	244.8%	225.9%	222.0%	251.1%
37	251.1%	244.8%	225.9%	222.0%	251.1%
38	251.1%	244.8%	225.9%	222.0%	251.1%
39	251.1%	244.8%	225.9%	222.0%	251.1%
40	234.8%	225.7%	204.9%	203.6%	251.1%
41	239.6%	229.6%	210.3%	209.0%	251.1%
42	244.4%	232.7%	215.7%	213.9%	251.1%
43	249.2%	236.6%	221.2%	218.7%	251.1%
44	251.1%	238.3%	226.6%	224.2%	251.1%
45	238.0%	220.5%	206.8%	206.8%	251.1%
46	242.7%	224.3%	212.0%	208.9%	251.1%
47	247.4%	227.8%	218.4%	208.9%	251.1%
48	250.3%	227.8%	218.9%	208.9%	251.1%
49	250.3%	227.8%	218.9%	208.9%	251.1%
50	214.6%	191.9%	188.3%	175.4%	251.1%
51	204.0%	184.2%	176.9%	168.9%	251.1%
52	199.6%	176.5%	166.4%	159.7%	251.1%
53	188.5%	168.6%	159.8%	151.2%	251.1%
54	178.2%	161.2%	153.6%	143.2%	251.1%
55	168.6%	154.1%	144.7%	135.6%	251.1%
56	159.6%	144.2%	133.8%	124.1%	250.1%
57	147.3%	129.3%	121.5%	111.6%	232.9%
58	132.5%	118.7%	110.4%	102.3%	215.1%
59	122.5%	106.6%	98.5%	91.1%	197.3%
60	110.5%	95.9%	87.9%	86.6%	181.4%
61	103.4%	94.8%	85.5%	81.7%	172.4%
62	97.4%	94.4%	84.7%	74.1%	163.3%
63	92.6%	93.5%	82.6%	70.0%	154.2%
64	87.0%	90.5%	79.7%	64.4%	145.4%
65	81.7%	89.4%	76.7%	60.4%	135.9%
66	87.2%	92.8%	79.8%	67.1%	140.4%
67	93.3%	97.3%	86.4%	73.9%	146.5%
68	98.9%	99.5%	89.5%	81.0%	154.0%
69	104.2%	99.8%	93.1%	86.2%	154.9%
70	104.4%	99.4%	92.7%	89.6%	148.9%
71	96.6%	95.5%	93.3%	90.9%	134.0%
72	88.7%	87.8%	87.8%	87.8%	120.5%
73	80.9%	80.1%	80.1%	80.1%	107.3%
74	73.0%	72.4%	72.4%	72.4%	95.2%
75	65.2%	64.7%	64.7%	64.7%	84.4%
76	57.3%	56.9%	56.9%	56.9%	73.8%
77	49.5%	49.2%	49.2%	49.2%	61.3%
78	41.6%	41.4%	41.4%	41.4%	47.5%
79	33.6%	33.5%	33.5%	33.5%	35.2%
80	25.2%	25.2%	25.2%	25.2%	25.2%
81	25.2%	25.2%	25.2%	25.2%	25.2%
82	25.2%	25.2%	25.2%	25.2%	25.2%
83	25.2%	25.2%	25.2%	25.2%	25.2%
84	25.2%	25.2%	25.2%	25.2%	25.2%

Union Security Insurance Company
Actuarial Memorandum for Inforce Rate Increase – 7000 Policy Series
June 24, 2022

Product Name	Form Number	Issue Date Range
Facility Only	7060-PA	Dec 2001 - Jan 2003
Comprehensive	7062-PA	Oct 2001 - Jan 2003

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned policy series forms and their associated riders. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

Union Security Insurance Company, formerly known as Fortis Benefits Insurance Company, was a subsidiary of Fortis, Inc. in 2000, when John Hancock Life Insurance Company entered into a 100% coinsurance arrangement with Fortis Inc. Through this coinsurance arrangement, John Hancock assumed the administration and servicing, the financial risk, and responsibility for paying claims and maintaining sufficient reserves for these policies.

2. Benefit Description(s)

A brief policy description for each of the policy forms:

7060-PA

Individually underwritten long-term care policies that provide facility-only long-term care coverage for care received in a nursing home or assisted care living facility.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in an assisted living facility, the maximum daily amount is 80% or 100% of the nursing home maximum daily amount, as elected at issue.

The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits. Premiums are permanently waived after 120 consecutive days in a nursing facility.

7062-PA

Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in an assisted living facility, the maximum daily amount is 80% of the nursing home maximum daily amount. For care received in a community setting, the maximum daily amount is 50% or 80% of the nursing home maximum daily amount, as elected at issue.

The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving nursing home or assisted living facility benefits and will continue to be waived until the insured stops receiving such benefits. Premiums are permanently waived after 120 consecutive days in a nursing facility.

All forms include riders offering the insured an option to purchase Automatic Inflation Coverage of 5% on a Simple Inflation or Compounded Inflation basis.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

5. Actuarial Assumptions

Our nationwide assumptions for morbidity, voluntary termination rates, and mortality are the same as our best estimate assumptions used for AG51 and GPV projections, with one exception. A shock lapse rate is applied in rate increase filings as described below, but the benefit of shock lapse is not reflected within our AG51 and GPV projections.

For both mortality and morbidity, adjustments were made in the experience analysis to normalize for differences in underwriting by setting different expectations by issue year/product series which are proxies for underwriting era.

<u>Morbidity</u>

The morbidity assumptions are derived from John Hancock's analysis of Union Security experience, following our most recent comprehensive claim study completed in 2019. The study analyzed all major components of morbidity including incidence, claim terminations due to recovery or death, and benefit utilization across many attributes, focusing on the 5-year period of 2013-2017. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include future morbidity improvement of 0.50% per calendar year, applied as an incidence adjustment until attained age 100. No future morbidity improvement is assumed beyond attained age 100.

Methodology Change - Representation of Morbidity

In prior filings, our morbidity assumption was presented as expected claim costs for a sample policy. Going forward morbidity assumptions will be represented more granularly by incidence, claim termination, and utilization rate assumptions.

To better illustrate our most recent assumption changes, the prior assumptions are presented below their respective current assumptions. Note that a claim is defined as an approved claim, whether or not any dollar amounts have been paid.

Incidence

Incidence rates are the likelihood a policyholder will go on claim during a given duration. Incidence rates vary by a number of parameters, including issue age, attained age, issue year, policy duration, gender, marital status, risk class, benefit period, and product.

Below are currently expected sample incidence rates before future morbidity improvements for a 7062 policy with the following attributes:
Preferred risk class, Female, Single, 90 day Elimination Period, Policy Issued 2000 (in force 19 policy years as of 2019).

	4 Year Benefit Period			Lifetime Benefit Period		
Policy Duration	Issue Age			Issue Age		
	55	65	75	55	65	75
20	1.71%	8.54%	20.24%	2.18%	10.77%	25.08%
25	3.48%	14.25%	21.12%	4.42%	17.81%	26.11%
30	7.27%	18.35%	24.32%	9.19%	22.79%	29.92%
35	12.44%	19.55%	27.76%	15.60%	24.23%	33.95%

Below are expected incidence rates from the prior assumptions before future morbidity improvements for a 7062 policy with the following attributes:
Preferred risk class, Female, Single, 90 day Elimination Period, Policy Issued 2000 (in force 19 policy years as of 2019).

	4 Year Benefit Period			Lifetime Benefit Period		
Policy Duration	Issue Age			Issue Age		
	55	65	75	55	65	75
20	1.69%	8.16%	19.74%	2.01%	9.71%	23.49%
25	3.51%	13.72%	21.19%	4.18%	16.32%	25.21%
30	7.05%	18.10%	24.91%	8.39%	21.54%	29.64%
35	11.85%	19.42%	29.07%	14.10%	23.11%	34.60%

Comparison (Current/Prior)

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
20	101%	105%	103%	108%	111%	107%
25	99%	104%	100%	106%	109%	104%
30	103%	101%	98%	109%	106%	101%
35	105%	101%	95%	111%	105%	98%

Claim Terminations

Claim termination rates are the likelihood a policyholder will either die while on claim or recover and re-enter the active population. Termination rates vary by a number of parameters, including incurral age, duration on claim, gender, marital status, benefit period, and type of coverage.

Below are currently expected sample termination rates for a 7062 policy with the following attributes:
Preferred risk class, Female, Issue Age 55, Single, 90 day Elimination Period.

Months on Claim	4 Year Benefit Period			Lifetime Benefit Period		
	Attained Age at Claim			Attained Age at Claim		
	75	85	95	75	85	95
1	9.33%	5.53%	5.45%	8.03%	4.75%	4.69%
3	6.10%	3.61%	3.56%	5.47%	3.24%	3.20%
6	2.68%	1.85%	2.25%	2.38%	1.69%	2.17%
12	1.90%	1.68%	2.19%	1.64%	1.49%	2.09%
24	1.63%	1.84%	2.49%	1.41%	1.97%	2.79%
36	1.53%	1.94%	2.67%	1.32%	2.18%	2.99%
60	1.76%	2.24%	2.96%	1.52%	2.51%	3.32%
90	1.74%	2.60%	3.44%	1.51%	2.92%	3.86%
120	1.74%	2.60%	3.44%	1.51%	2.92%	3.86%

Below are the expected termination rates from the prior assumptions for a 7062 policy with the following attributes:
Preferred risk class, Female, Issue Age 55, Single, 90 day Elimination Period.

Months on Claim	4 Year Benefit Period			Lifetime Benefit Period		
	Attained Age at Claim			Attained Age at Claim		
	75	85	95	75	85	95
1	10.97%	7.13%	6.70%	9.24%	6.00%	5.64%
3	7.16%	4.65%	4.37%	6.30%	4.09%	3.85%
6	2.59%	1.62%	2.15%	1.99%	1.27%	1.79%
12	1.83%	1.47%	2.09%	1.37%	1.13%	1.72%
24	1.58%	1.61%	2.37%	1.18%	1.48%	2.30%
36	1.48%	1.69%	2.55%	1.11%	1.64%	2.47%
60	1.70%	1.95%	2.83%	1.27%	1.89%	2.74%
90	1.68%	2.27%	3.29%	1.26%	2.20%	3.19%
120	1.68%	2.27%	3.29%	1.26%	2.20%	3.19%

Comparison (Current/Prior)

Months on Claim	4 Year Benefit Period			Lifetime Benefit Period		
	Attained Age at Claim			Attained Age at Claim		
	75	85	95	75	85	95
1	85%	78%	81%	87%	79%	83%
3	85%	78%	81%	87%	79%	83%
6	103%	115%	105%	120%	133%	121%
12	103%	115%	105%	120%	133%	121%
24	103%	115%	105%	120%	133%	121%
36	103%	115%	105%	120%	133%	121%
60	103%	115%	105%	120%	133%	121%
90	103%	115%	105%	120%	133%	121%
120	103%	115%	105%	120%	133%	121%

Utilization

Utilization rates are the estimated percentage of the maximum daily benefit that a policyholder is expected to use reflecting the number of days it is used. Benefit utilization rates vary by incurral year, duration from issue, inflation type and coverage type, policy form group, incurral age, gender, benefit period, issue age, and time on claim. Utilization does not vary by maximum daily benefit, however because there is a tendency toward a higher maximum daily benefit at lower issue ages, lower expected utilization is assumed for issue ages below age 60.

The future Cost of Care growth rate reflected in the utilization assumption is 4.5%.

Below are currently expected sample utilization rates for a 7062 policy with the following attributes: Preferred risk class, Female, Issue Age 60, Married, 90 day Elimination Period, 3rd year of being on claim.

Policy Year of Incurral	4 Year Benefit Period			Lifetime Benefit Period		
	Inflation			Inflation		
	GPO	5% Simple	5% Compound	GPO	5% Simple	5% Compound
20	73.07%	67.45%	60.73%	76.53%	70.64%	63.61%
25	73.59%	68.92%	60.17%	77.07%	72.18%	63.01%
30	73.84%	70.27%	59.59%	77.33%	73.59%	62.40%
35	73.96%	71.41%	58.99%	77.46%	74.78%	61.78%

Below are the expected utilization rates from the prior assumptions for a 7062 policy with the following attributes:
Preferred risk class, Female, Issue Age 60, Married, 90 day Elimination Period, 3rd year of being on claim.

Policy Year of Incurral	4 Year Benefit Period			Lifetime Benefit Period		
	Inflation			Inflation		
	GPO	5% Simple	5% Compound	GPO	5% Simple	5% Compound
20	73.84%	66.49%	60.35%	77.33%	69.64%	63.21%
25	75.58%	68.97%	60.90%	79.16%	72.23%	63.78%
30	76.43%	70.73%	60.86%	80.04%	74.07%	63.74%
35	76.53%	71.71%	60.30%	80.15%	75.11%	63.15%

Comparison (Current/Prior)

Policy Year of Incurral	4 Year Benefit Period			Lifetime Benefit Period		
	Inflation			Inflation		
	GPO	5% Simple	5% Compound	GPO	5% Simple	5% Compound
20	99%	101%	101%	99%	101%	101%
25	97%	100%	99%	97%	100%	99%
30	97%	99%	98%	97%	99%	98%
35	97%	100%	98%	97%	100%	98%

Voluntary Lapses

The voluntary lapse rates are based on John Hancock's analysis of combined John Hancock individual, Time and Union Security experience between 2013 and 2017. Lapse rates vary by issue age, duration, and inflation option.

Duration	No Inflation			
	Issue Age			
	55	65	75	82
1	3.16%	3.53%	5.29%	5.86%
5	1.25%	1.15%	1.93%	3.09%
10	0.80%	1.17%	1.19%	1.67%
15	0.76%	1.18%	1.37%	2.13%
20	0.54%	1.00%	2.09%	2.13%
25	0.59%	1.42%	2.13%	2.13%
30	0.76%	2.09%	2.13%	2.13%
35	1.42%	2.13%	2.13%	2.13%
40	2.09%	2.13%	2.13%	2.13%

Duration	Inflation			
	Issue Age			
	55	65	75	82
1	2.04%	2.68%	4.44%	3.85%
5	1.02%	1.11%	1.46%	1.13%
10	0.59%	0.81%	0.96%	0.99%
15	0.38%	0.63%	0.91%	2.00%
20	0.40%	0.61%	1.50%	2.19%
25	0.46%	1.24%	2.19%	2.19%
30	0.56%	2.19%	2.19%	2.19%
35	1.24%	2.19%	2.19%	2.19%
40	2.19%	2.19%	2.19%	2.19%

In addition to the lapse rates shown, we assume a 6.4% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 6.4% starting at the expected date of the rate increase.

Prior Lapse Rates

The prior voluntary lapse rates based on John Hancock's analysis of combined John Hancock individual, Time II and Union Security experience between 2010 and 2015. Lapse rates vary by issue age, duration, and inflation option.

Duration	No Inflation			
	Issue Age			
	55	65	75	82
1	4.30%	4.45%	4.93%	6.25%
5	1.70%	1.45%	1.80%	3.15%
10	1.16%	1.17%	1.27%	1.55%
15	0.63%	1.05%	1.31%	1.98%
20	0.55%	0.81%	1.93%	1.98%
25	0.55%	1.45%	1.98%	1.98%
30	0.81%	1.94%	1.98%	1.98%
35	1.45%	1.98%	1.98%	1.98%
40	1.94%	1.98%	1.98%	1.98%

Duration	Inflation			
	Issue Age			
	55	65	75	82
1	3.00%	3.00%	4.10%	4.10%
5	1.50%	1.25%	1.35%	1.15%
10	0.69%	0.77%	1.05%	0.91%
15	0.51%	0.67%	0.91%	1.85%
20	0.43%	0.60%	1.49%	2.03%
25	0.43%	1.27%	2.03%	2.03%
30	0.60%	2.03%	2.03%	2.03%
35	1.27%	2.03%	2.03%	2.03%
40	2.03%	2.03%	2.03%	2.03%

Mortality

The mortality rates have been derived based on John Hancock's analysis of combined Time II and Union Security experience over the five-year period from 2013 to 2017 on an Active Life basis.

In the 2019 mortality study, the company has updated the base table to the 2012 Individual Annuity Mortality (IAM) tables from the previously used 1994 Group Annuity Mortality (GAM) tables.
The base table is then adjusted based on the following factors:

- Issue age
- Duration
- Product and Risk Class
- Gender and Marital Status
- Underwriting eras (which captures underwriting changes and risk class assignment changes through different series of products)

The final mortality table is based on 2012 IAM with 7 years of historical mortality improvement (HMI) using projection G2 scale, with selection factors and adjustments to reflect the company's experience. Sample mortality rates before future mortality improvements are shown below:

Policy Duration	Preferred Risk Class (Single, Female)		
	Issue Age		
	55	65	75
1	0.000	0.001	0.002
5	0.001	0.002	0.006
10	0.002	0.006	0.017
15	0.003	0.008	0.031
20	0.006	0.019	0.061
25	0.014	0.048	0.121
30	0.033	0.094	0.194

Future mortality improvements are based on US general population data covering experience from 1933 to 2015 and were developed in a manner consistent with prescribed Canadian Institute of Actuaries' rates. The rates vary by attained age and are not distinct by gender or smoker status; linear grading is applied between key ages.

- 1.0% per year for attained ages 0-85
- 0.2% per year for attained age 95
- 0.0% per year for attained age 105.

Methodology Change - Active Life Mortality

In prior filings, mortality has been represented on a Total Life basis, including both Active Lives (those not on claim) and Disabled Lives (those on claim). To be consistent with our Frist Principles approach, we are now showing mortality rates that are applied to Active Lives.

Since the prior mortality rates provided were on a Total Life basis, we have developed what those mortality assumptions would have been on an Active Life basis for comparison to the new rates above.

The mortality rates in the prior study were derived based on our own experience for the individual long-term care block of business over the five-year period from March 2009 through March 2014.

The base mortality table was the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 22 years of historical improvements based on scale AA. Selection factors and adjustments were applied to reflect the company's experience. Sample mortality rates before future mortality improvements are shown below:

Policy Duration	Preferred Risk Class (Single, Female)		
	Issue Age		
	55	65	75
1	0.000	0.001	0.002
5	0.001	0.002	0.006
10	0.002	0.006	0.016
15	0.003	0.008	0.031
20	0.005	0.017	0.064
25	0.014	0.046	0.123
30	0.030	0.093	0.195

We also included 10 years of projected future mortality improvement based on scale AA.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

7. Marketing Method

This product was typically marketed through general agencies, brokers, and wholesale arrangements.

8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

9. Premium Classes

The base policy premium rates vary by issue age, benefit period, inflation option, home health care maximum benefit percentage, and underwriting class, as in the initial rate filing.

All premium factors related to the insured elected benefit design options or any eligible discount remain unchanged from the initial rate filing.

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium
Semiannual	0.51
Quarterly	0.26
Monthly	0.088
Monthly list bill	0.084

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase. The averages are based on policies inforce as of 12/31/2019, and do not reflect any previously approved rate increases to be implemented after 12/31/2019. Premium-paying policies as well as policies on claim are included, since although the premium for policies on claim is currently waived, they could be subject to the rate increase upon recovery.

	Pennsylvania	
Form	before the rate increase	after the rate increase
7060-PA	1,780	3,612
7062-PA	2,080	4,220

14. Number of Policyholders

The table below summarizes, as of 12/31/2019, the number of policies inforce that could be affected by the rate increase in your state and their 2019 annualized premium. Policies on claim are included, since although their premium is currently waived, they could be subject to the rate increase upon recovery. Paid-up policies and policies which have exercised the nonforfeiture benefit option are excluded. Annualized premium does not reflect any previously approved rate increases to be implemented after 12/31/2019.

Form	Number of Policies	2019 Annualized Premium
7060-PA	16	28,480
7062-PA	260	540,876

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2019 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2019 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Analysis Performed

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

Morbidity

Confinement length and incidence rates were based on unpublished industry data and the 1985 National Nursing Home Survey as reported in the Society of Actuaries Transactions, 1988-89-90 Reports. The NCHS also reported 1995 survey results. These were adjusted for the differences between the populations of the data sources and the anticipated underwritten insured population.

The length of non-confinement benefits and incidence rates were based on data from the 1984, 1989, and 1994 Long Term Care Surveys, adjusted for the differences between the populations of the survey and the anticipated underwritten insured population.
Below are original pricing discounted annual claim costs for a 7062 policy, 80% ALF/HHC, 90 day EP, $10 daily benefit, standard risk class, single, with no inflation protection:

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	0.70	0.80
60	10.34	11.73
65	21.06	23.69
70	39.89	45.05
75	62.02	69.67
80	98.55	110.76
85	161.28	180.70
90	262.59	294.63

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	3.27	3.77
70	43.72	49.40
75	64.64	72.66
80	98.71	111.01
85	161.59	181.13
90	263.30	295.58
95	397.09	446.86
100	586.08	660.57

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	14.00	16.12
80	108.74	122.50
85	169.43	190.25
90	265.89	299.05
95	401.74	452.99
100	593.69	670.52

Voluntary Terminations

These original pricing rates were determined by considering the combined effects of mortality and lapsation using limited company and industry data. Original pricing termination rates were set to vary by issue age and duration such that about 91% of policies persist after the first policy year, and that persistency rates are fairly constant each year thereafter. To meet these criteria, voluntary lapse rates were set at about 8% in year one, 5% in year two, grading down to about 2% ultimately.

Mortality

Based on limited industry data, the 1993 Group Annuity Mortality Table was used, blended to reflect the anticipated distribution of sales by sex, which was 60% female and 40% male.

Recent Experience

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted

our 2016 rate increase filings. In general, claims continue to last longer than expected. For the Union block of business in particular, there is a significant increase in incidence at attained ages 85+, and particularly 90+.

The following tables show in aggregate how our new and prior assumptions compare to actual experience.

Morbidity

Claim components of incidence, claim terminations due to recovery or death, and benefit utilization were analyzed across many attributes focusing on the 5 year period of 2013 through 2017. Experience in durations 10+ are used for Incidence, Termination, and Utilization.

Incidence (Count)

Duration	Incidence A/E Before Assumption Updates	Incidence A/E After Assumption Updates
10-14	99%	101%
15-19	102%	101%
20+	101%	95%
Total	**101%**	**101%**

Incurral Age	Incidence A/E Before Assumption Updates	Incidence A/E After Assumption Updates
<85	99%	101%
85-89	102%	101%
90+	112%	100%
Total	**101%**	**101%**

Claim Termination (Count)

	All Months		Months 1-5		Months 6+	
Benefit Period	**Termination A/E Before Assumption Updates**	**Termination A/E After Assumption Updates**	**Termination A/E Before Assumption Updates**	**Termination A/E After Assumption Updates**	**Termination A/E Before Assumption Updates**	**Termination A/E After Assumption Updates**
<10 years	93%	100%	84%	100%	98%	100%
10+ years	98%	100%	84%	100%	107%	100%
Total	**94%**	**100%**	**84%**	**100%**	**101%**	**100%**

Utilization (Amount)

Inflation	Utilization A/E Before Assumption Updates	Utilization A/E After Assumption Updates
None / GPO	93%	96%
Simple	99%	98%
Compound	97%	96%
Total	**97%**	**97%**

Overall, our morbidity experience has been unfavorable since the last filing. For the Union block, this is largely due to higher-than-expected incidence experience at older attained ages.

Voluntary Lapses

Lapse experience from 2013 through 2017 was analyzed both by policy count (for credibility) and by policy amount (for assumption recommendations). Note that "Amount" is defined as the Maximum Daily Benefit multiplied by a Benefit Period factor to ensure that policies with longer benefit periods are appropriately weighted.

In prior studies, any policy that was rerated after the 2008 rate increase filing was permanently excluded from the remainder of the study. As rate increase filings have become more prevalent, policies are now allowed to re-enter the study following the rerate shock lapse period (2 years).

Actual to Expected ratios by amount for the combined John Hancock individual, Time and Union Security experience, summarized by inflation and duration groups before and after the assumption update, are shown below.

	Without Inflation		With Inflation	
Duration	**Lapse A/E Before Assumption Updates**	**Lapse A/E After Assumption Updates**	**Lapse A/E Before Assumption Updates**	**Lapse A/E After Assumption Updates**
1-5	66%	83%	76%	100%
6-10	79%	99%	91%	101%
11-15	101%	102%	83%	101%
16-20	110%	104%	98%	100%
21-25	108%	107%	103%	104%
26+	87%	86%	117%	117%
Total per inflation	**90%**	**99%**	**84%**	**100%**

Actual to expected ratios based on the prior assumptions were overall much lower than expected with an overall A/E ratio of 84% by amount. This was primarily driven by lower lapses in the earlier durations, specifically for

younger issue ages. Lapse rates continue to be lower for policies with an inflation option. After updating assumptions based on experience, the A/E ratios are now 100% overall.

Healthy Life Mortality

Healthy life mortality experience from 2013 through 2017 was analyzed both by policy count (for credibility) and by policy amount (for assumption recommendations). Note that "Amount" is defined as Maximum Daily Benefit multiplied by a Benefit Period factor to ensure that policies with longer benefit periods are appropriately weighted.

The below table shows the healthy life A/E ratios by amount before and after the assumption update for the combined John Hancock individual, Time and Union Security experience.

Duration	Mortality A/E Before Assumption Updates	Mortality A/E After Assumption Updates
1-5	94%	99%
6-10	98%	101%
11-15	100%	101%
16-20	106%	103%
21-25	94%	99%
26+	92%	93%
Total	**101%**	**101%**

Healthy life mortality experience for our individual block in aggregate was close to our expectation, however expectations were adjusted for certain subgroups. Adjustments were made to product selection factors, risk class adjustment factors, and gender and marital factors to account for developing experience.

17. Requested Rate Increase

The Company is requesting an average rate increase of 102.9%, which varies by issue age, benefit period, and inflation option, and ranges from 26.4% to 182.7%. Rate increases were derived as follows:

1. In the prior filing, The Company certified to a lifetime loss ratio of 89.8% based on nationwide data where waived premiums were included in both premiums and claims. We have restated this target loss ratio to 90.4% by removing waived premiums from both premiums and claims.
2. We determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming the prior rate increase request was approved in full and within three months of the original filing date. We then determined the amount of rate increase (13.4%) that would be needed in order to revert to the restated lifetime loss ratio for this form.
3. We ensured that the proposed rate increases did not result in premium rates that exceed rates for older issue ages or the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using 7060 as an example). As this product (ICC12-LTC-12) is no longer open for new business, the most recently filed new business LTC rates for this product were adjusted to account for the average impact of the assumption updates due to the 2016 and 2019 Experience Studies. Adjustments of 9.5% and 9.8%,

respectively, were applied to all rates to reflect these updates. Additionally, we graded the rate increase determined in this step to 9.8% between issue ages 70 and 80. After the application of these restrictions the average rate increase for the forms listed in this memo is 13.4%, ranging from 9.8% to 13.4%.

4. Rate increases were adjusted to account for the timing of approvals on prior filings in your State. Adjustments are proportional to the amounts requested in prior filings and were determined such that the achieved lifetime loss ratio matches that targeted in Step #1 above. After the application of this adjustment, the average rate increase for the forms listed in this memo is 20.0%, ranging from 11.8% to 24.7%.
5. Unapproved rate increases initially requested in our prior inforce rate filings (SERFF Tracking No. MULF-131791176) were included in this filing. Your state approved a portion of these rate increases on April 06, 2020. Approval included all policyholders receiving premium increases capped at 10.0%. These rate increases continue to be actuarially justified and are unchanged from our original request with the following exception: to account for the delayed implementation of the originally requested rate increases, we have adjusted the portion of the current proposed rate increases attributable to the 2016 remainder so that on a present-value basis it is equivalent to implementing our original request all at once. After taking the unapproved amount into account and applying this adjustment, the average rate increase for the forms listed in this memo is, 102.9% ranging from 26.4% to 182.7%.
6. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring a loss ratio no less than 85% (or the original pricing loss ratio if greater) on the rate increase portion, while applying 58% (or the original pricing loss ratio if greater) on the original rate schedule. This is demonstrated at the bottom of Exhibit 1 where it an be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the greater of 58% and the original pricing loss ratio and the rate increase premium times the greater of 85% and the original pricing loss ratio.

Appendix A reflects the proposed rate increase percentages for each combination of issue age, benefit period and inflation type.

In the rate schedules by policy form, **Appendix B1** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *never* elected an inflation reduction option as part of the 2010 rate increase filings.

In the rate schedules by policy form, **Appendix B2** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 rate increase filings.

Please note that the actual rates implemented may vary slightly from those in Appendices B1 to B2 due to implementation rounding algorithms.

Exhibit 1 contains nationwide past premium and claims experience as well as future premium and claim projections. It illustrates that the anticipated lifetime loss ratio with the requested rate increase is 90.4%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 80.3%. The original pricing loss ratio was not restated for the removal of waived premiums due to immateriality. The lifetime loss ratio as of 12/31/2019 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

Exhibit 1 also contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that the calculated loss ratio respects the applicable pre and post stability requirements:

Post-stability form requirements:
The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the greater of the original assumed lifetime loss ratio and 58%,
2. Accumulated value of prior premium rate schedule increases times the greater of the original assumed lifetime loss ratio and 85%,
3. Present value of future projected initial earned premium times the greater of the original assumed lifetime loss ratio and 58%, and
4. Present value of future projected premium in excess of the projected initial earned premium times the greater of the original assumed lifetime loss ratio and 85%.

Pre-stability form requirements:
The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the greater of the original assumed lifetime loss ratio and 60%,
2. Accumulated value of prior premium rate schedule increases times the greater of the original assumed lifetime loss ratio and 80%,
3. Present value of future projected initial earned premium times the greater of the original assumed lifetime loss ratio and 60%, and
4. Present value of future projected premium in excess of the projected initial earned premium times the greater of the original assumed lifetime loss ratio and 80%.

18. Rate Increase Mitigation Options

Although this is a closed block of business, if a substantial portion of the rate increase request is approved, upon the state's request we will file new actuarially equivalent options which allow policyholders the option to offset or partially offset the rate increase.

Future inflation options (also referred to as "landing spots") allow policyholders that have Compound and Simple inflation coverage the option to offset the rate increase. Under these new options, the policyholders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced to a level which is actuarially equivalent to the requested rate increase in aggregate. If the future inflation rate is lower than 0%, we would floor the rate at 0%, and include a small residual increase in order to make the offer actuarially equivalent.

Shared Cost option is another example of an actuarially equivalent option that allows policyholders the option to offset the rate increase. The Shared Cost option would:

- Reduce the policyholder's current policy benefit amounts by their Shared Cost percentage. The daily/monthly benefit and the policy limit will be reduced by the Shared Cost percentage
- Apply a percentage factor to any future claim payments equal to the Shared Cost percentage. John Hancock will pay our portion (1 minus the Shared Cost percent) of any covered services but will not pay more than the new reduced daily/monthly benefit amount and the policyholder will be responsible for the remainder.

Shared Cost Percentages are calculated using seriatim, nationwide data for each benefit period, inflation type and issue age combination. All Shared Cost percentages are determined to be actuarially equivalent to the requested rate increases by combination of issue age, benefit period and inflation type.

The premium rate tables for these options will be filed upon request following a substantial approval. Because these options are equivalent to the premium increase, we will provide the options following the determination of final premiums.

In addition to the options to offset the rate increase, we will also be offering a Paid-Up Policy option for those who choose to stop paying premiums. This option will be a paid-up policy with a policy limit equal to the lesser of the current policy limit and 150% of premiums paid less any benefits received. The Paid-Up Policy will only be offered if we receive a full approval.

19. History of previous rate revisions

A 67.1% rate increase on these policy forms was accepted by your state on February 22, 2011.

A 9.5% rate increase on these policy forms was accepted by your state on March 29, 2013.

A 20.0% rate increase on these policy forms was accepted by your state on June 12, 2015.

A 10.0% rate increase on these policy forms was accepted by your state on April 06, 2020.

20. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior approved rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 21). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified, and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

21. Past Losses Testing

Preventing companies from recouping past losses was the subject of a discussion by the NAIC in late 2013. The accepted methodology which was incorporated into the 2014 Long Term Care Model Regulation defines past

losses as actual past claims less expected past claims when determining loss ratio compliance. Expected past claims are defined as the following:

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

We apply this methodology in **Exhibit 1A**. The 'Adjusted Expected Incurred Claims' are initially calculated by applying the original pricing durational loss ratio to the actual earned premium in a given calendar year. Later, in years in which and after which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed.

The accumulated value of the Adjusted Expected Incurred Claims is compared to the accumulated value of Actual Incurred Claims. The lesser of the Adjusted Expected Incurred Claims or Actual Incurred Claims is used for past claims when ensuring that the resulting overall increase in rates satisfies the rate stability rule ensuring a loss ratio no less than 85% (or the original pricing loss ratio if greater) on the rate increase portion, while applying 58% (or the original pricing loss ratio if greater) on the original rate schedule. This is demonstrated at the bottom of **Exhibit 1A**.

22. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 90 day policyholder notification period. The assumed effective date used to calculate the rate increase is 1/1/2021 as we do not want to charge policyholders for the company's delay in filing.

23. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

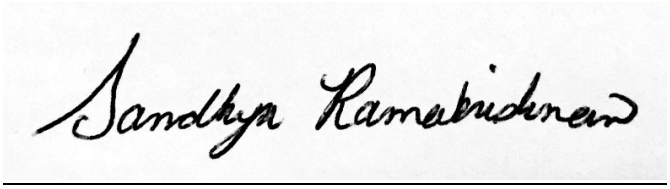
a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

If the requested premium rate schedule increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



Sandhya Ramakrishnan, FSA, MAAA
Actuary, Long Term Care Inforce Management
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Fortis 7060, 7062

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
	2000	919	32,635	3%	-	180,074	0%	-	180,074	0%
	2001	126,245	4,270,390	3%	2,710	6,736,405	0%	2,710	6,736,405	0%
	2002	645,343	13,211,269	5%	1,008,675	14,743,507	7%	1,008,675	14,743,507	7%
	2003	1,452,604	15,560,137	9%	281,167	15,541,235	2%	281,167	15,541,235	2%
	2004	2,171,806	14,462,677	15%	881,978	15,142,242	6%	881,978	15,142,242	6%
	2005	2,836,456	13,617,469	21%	981,174	14,846,995	7%	981,174	14,846,995	7%
Historical	2006	3,536,866	12,935,325	27%	1,035,987	14,565,806	7%	1,035,987	14,565,806	7%
Experience	2007	4,153,474	12,362,856	34%	7,233,077	14,302,356	51%	7,233,077	14,302,356	51%
	2008	4,617,819	11,818,557	39%	4,516,690	14,000,761	32%	4,516,690	14,000,761	32%
	2009	5,012,445	11,274,088	44%	3,278,086	13,699,154	24%	3,278,086	13,699,154	24%
	2010	5,399,950	10,730,128	50%	3,708,088	13,357,158	28%	3,708,088	13,357,158	28%
	2011	5,788,030	10,187,613	57%	6,584,192	16,019,854	41%	6,584,192	16,019,854	41%
	2012	6,180,336	9,647,630	64%	7,739,548	17,009,931	46%	7,739,548	17,009,931	46%
	2013	6,582,182	9,111,377	72%	8,936,456	15,520,667	58%	8,936,456	15,520,667	58%
	2014	6,990,346	8,580,150	81%	12,339,590	15,159,101	81%	12,339,590	15,159,101	81%
	2015	7,388,800	8,055,347	92%	14,613,080	16,861,027	87%	14,613,080	16,861,027	87%
	2016	7,786,864	7,538,423	103%	13,252,756	15,776,587	84%	13,252,756	15,776,587	84%
	2017	8,215,873	7,030,907	117%	13,102,684	14,381,594	91%	13,102,684	14,381,594	91%
	2018	8,660,404	6,534,389	133%	15,931,861	13,780,332	116%	15,931,861	13,780,332	116%
	2019	9,102,288	6,050,455	150%	20,947,509	13,431,452	156%	20,947,509	13,431,452	156%
Projected	2020	9,520,067	5,580,638	171%	21,516,459	13,190,405	163%	21,516,459	13,190,405	163%
Future	2021	9,898,025	5,126,345	193%	23,273,800	12,468,266	187%	22,529,038	22,692,381	99%
Experience	2022	10,240,784	4,688,937	218%	24,738,581	11,744,787	211%	23,155,312	22,432,928	103%
	2023	10,558,332	4,269,778	247%	25,792,312	11,031,725	234%	24,141,604	21,133,583	114%
	2024	10,848,972	3,870,117	280%	27,083,420	10,321,742	262%	25,350,081	19,833,191	128%
	2025	11,090,748	3,490,930	318%	29,029,061	9,595,376	303%	27,171,201	18,495,507	147%
	2026	11,265,529	3,132,891	360%	30,355,052	8,852,203	343%	28,412,329	17,119,260	166%
	2027	11,376,057	2,796,571	407%	31,119,093	8,114,686	383%	29,127,471	15,745,862	185%
	2028	11,431,729	2,482,502	460%	31,567,118	7,395,392	427%	29,546,822	14,398,839	205%
	2029	11,434,011	2,191,040	522%	32,050,831	6,700,841	478%	29,999,578	13,090,615	229%
	2030	11,369,312	1,922,201	591%	32,584,095	6,021,094	541%	30,498,713	11,802,060	258%
	2031	11,225,303	1,675,645	670%	32,306,804	5,358,270	603%	30,239,168	10,537,615	287%
	2032	11,002,693	1,450,900	758%	31,493,140	4,730,824	666%	29,477,579	9,333,813	316%
	2033	10,707,601	1,247,519	858%	30,386,673	4,149,328	732%	28,441,926	8,211,914	346%
	2034	10,342,867	1,064,913	971%	29,094,243	3,617,915	804%	27,232,211	7,180,927	379%
	2035	9,905,521	902,211	1098%	27,470,757	3,128,448	878%	25,712,628	6,225,776	413%
	2036	9,397,610	758,254	1239%	25,586,248	2,679,356	955%	23,948,728	5,344,737	448%
	2037	8,830,384	631,808	1398%	23,665,019	2,276,813	1039%	22,150,458	4,551,560	487%
	2038	8,218,404	521,718	1575%	21,625,975	1,921,272	1126%	20,241,912	3,848,270	526%
	2039	7,573,126	426,816	1774%	19,479,272	1,611,343	1209%	18,232,598	3,233,073	564%
	2040	6,901,342	345,791	1996%	17,278,348	1,341,508	1288%	16,172,534	2,695,823	600%
	2041	6,213,705	277,208	2242%	15,435,424	1,107,886	1393%	14,447,556	2,229,493	648%
	2042	5,524,694	219,684	2515%	13,790,606	907,923	1519%	12,908,007	1,829,455	706%
	2043	4,848,945	171,978	2820%	12,056,357	738,502	1633%	11,284,750	1,489,806	757%
	2044	4,197,336	132,899	3158%	10,486,849	597,256	1756%	9,815,690	1,206,093	814%
	2045	3,576,540	101,296	3531%	9,215,141	479,926	1920%	8,625,372	970,000	889%
	2046	3,013,600	76,443	3942%	7,883,159	382,524	2061%	7,378,637	773,696	954%
	2047	2,547,660	57,841	4405%	6,515,007	301,824	2159%	6,098,046	610,833	998%
	2048	2,172,605	44,114	4925%	5,372,285	235,320	2283%	5,028,459	476,469	1055%
	2049	1,866,354	33,866	5511%	4,477,987	181,472	2468%	4,191,396	367,579	1140%
	2050	1,613,297	26,143	6171%	3,714,220	138,190	2688%	3,476,510	279,991	1242%
	2051	1,402,084	20,278	6914%	2,949,961	103,814	2842%	2,761,164	210,385	1312%
	2052	1,224,263	15,794	7751%	2,274,440	77,020	2953%	2,128,875	156,111	1364%

Note: Please refer to the Actuarial Memorandum, section "Ensuring No Cross-Subsidization Between States", for adjustments made to experience exhibits

Values as of 12/31/2019 (discounted at maximum statutory valuation rates)

Past :	129,399,818	313,042,827	41.3%	173,404,147	424,517,571	40.8%	173,404,147	424,517,571	40.8%
Future :	152,299,912	37,776,857	403.2%	405,189,833	104,330,546	388.4%	381,301,938	189,053,611	201.7%
Lifetime :	281,699,730	350,819,684	80.3%	578,593,981	528,848,116	109.4%	554,706,086	613,571,182	90.4%

Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 80.3% =	281,586,336
			Present Value of Future Initial Prm x 80.3% =	33,617,941
Accum. Value of Past Incurred Claims =	173,404,147		Accum Value of Prior Increases x 85.0% =	62,763,239
Present Value of Future Incurred Claims =	381,301,938		Present Value of Future Increases x 85.0% =	125,108,883
Total =	554,706,086	>=	Total =	503,076,398

Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 80.3% =	281,586,336
			Present Value of Future Initial Prm x 80.3% =	33,617,941
Accum. Value of Past Incurred Claims =	173,404,147		Accum Value of Prior Increases x 80.3% =	59,291,017
Present Value of Future Incurred Claims =	381,301,938		Present Value of Future Increases x 80.3% =	118,187,541
Total =	554,706,086	>=	Total =	492,682,835

Exhibit 1A: Demonstation of not Recouping Past Losses
Fortis 7060, 7062

		Loss Ratios to Apply to Actual Premium (without waived premiums)				Historical & Projected Experience (without waived premiums) Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Adjusted Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
Original Pricing	1988	0	0	0%	-	0	0	0%	0	0	0%
	1989	0	0	0%	-	0	0	0%	0	0	0%
	1990	0	0	0%	-	0	0	0%	0	0	0%
	1991	0	0	0%	-	0	0	0%	0	0	0%
	1992	0	0	0%	-	0	0	0%	0	0	0%
	1993	0	0	0%	-	0	0	0%	0	0	0%
	1994	0	0	0%	-	0	0	0%	0	0	0%
	1995	0	0	0%	-	0	0	0%	0	0	0%
	1996	0	0	0%	-	0	0	0%	0	0	0%
	1997	0	0	0%	-	0	0	0%	0	0	0%
	1998	0	0	0%	-	0	0	0%	0	0	0%
	1999	0	0	0%	-	0	0	0%	0	0	0%
	2000	919	32,635	3%	5,069	0	180,074	0%	0	180,074	0%
	2001	125,810	4,269,954	3%	198,482	2,710	6,736,405	0%	2,710	6,736,405	0%
	2002	640,063	13,205,990	5%	714,583	1,008,675	14,743,507	7%	1,008,675	14,743,507	7%
	2003	1,438,661	15,546,194	9%	1,438,202	281,167	15,541,235	2%	281,167	15,541,235	2%
	2004	2,143,639	14,434,510	15%	2,248,743	881,978	15,142,242	6%	881,978	15,142,242	6%
	2005	2,789,036	13,570,050	21%	3,051,485	981,174	14,846,995	7%	981,174	14,846,995	7%
	2006	3,471,869	12,870,328	27%	3,929,238	1,035,987	14,565,806	7%	1,035,987	14,565,806	7%
	2007	4,057,113	12,266,496	33%	4,730,469	7,233,077	14,302,356	51%	7,233,077	14,302,356	51%
	2008	4,469,789	11,670,527	38%	5,362,264	4,516,690	14,000,761	32%	4,516,690	14,000,761	32%
	2009	4,828,875	11,090,518	44%	5,964,690	3,278,086	13,699,154	24%	3,278,086	13,699,154	24%
2010 RI	2010	5,853,405	13,491,060	43%	5,853,405	3,708,088	13,357,158	28%	3,708,088	13,357,158	28%
	2011	6,801,353	22,613,805	30%	6,801,353	6,584,192	16,019,854	41%	6,584,192	16,019,854	41%
	2012	7,666,743	21,940,519	35%	7,666,743	7,739,548	17,009,931	46%	7,739,548	17,009,931	46%
2013 RI	2013	10,071,223	16,354,075	62%	10,071,223	8,936,456	15,520,667	58%	8,936,456	15,520,667	58%
	2014	11,391,466	18,271,174	62%	11,391,466	12,339,590	15,159,101	81%	12,339,590	15,159,101	81%
	2015	12,494,864	22,201,122	56%	12,494,864	14,613,080	16,861,027	87%	14,613,080	16,861,027	87%
	2016	13,871,647	23,670,938	59%	13,871,647	13,252,756	15,776,587	84%	13,252,756	15,776,587	84%
	2017	15,546,488	22,806,383	68%	15,546,488	13,102,684	14,381,594	91%	13,102,684	14,381,594	91%
2016 RI	2018	16,552,108	20,630,014	80%	16,552,108	15,931,861	13,780,332	116%	15,931,861	13,780,332	116%
	2019	17,930,114	19,705,259	91%	17,930,114	20,947,509	13,431,452	156%	20,947,509	13,431,452	156%
Projected Future Experience	2020					21,516,459	13,190,405	163%	21,516,459	13,190,405	163%
	2021					23,273,800	12,468,266	187%	22,529,038	22,692,381	99%
	2022					24,738,581	11,744,787	211%	23,155,312	22,432,928	103%
	2023					25,792,312	11,031,725	234%	24,141,604	21,133,583	114%
	2024					27,083,420	10,321,742	262%	25,350,081	19,833,191	128%
	2025					29,029,061	9,595,376	303%	27,171,201	18,495,507	147%
	2026					30,355,052	8,852,203	343%	28,412,329	17,119,260	166%
	2027					31,119,093	8,114,686	383%	29,127,471	15,745,862	185%
	2028					31,567,118	7,395,392	427%	29,546,822	14,398,839	205%
	2029					32,050,831	6,700,841	478%	29,999,578	13,090,615	229%
	2030					32,584,095	6,021,094	541%	30,498,713	11,802,060	258%
	2031					32,306,804	5,358,270	603%	30,239,168	10,537,615	287%
	2032					31,493,140	4,730,824	666%	29,477,579	9,333,813	316%
	2033					30,386,673	4,149,328	732%	28,441,926	8,211,914	346%
	2034					29,094,243	3,617,915	804%	27,232,211	7,180,927	379%
	2035					27,470,757	3,128,448	878%	25,712,628	6,225,776	413%
	2036					25,586,248	2,679,356	955%	23,948,728	5,344,737	448%
	2037					23,665,019	2,276,813	1039%	22,150,458	4,551,560	487%
	2038					21,625,975	1,921,272	1126%	20,241,912	3,848,270	526%
	2039					19,479,272	1,611,343	1209%	18,232,598	3,233,073	564%
	2040					17,278,348	1,341,508	1288%	16,172,534	2,695,823	600%
Values as of 12/31/2019 (discounted at maximum statutory valuation rates)											
	Past				191,031,073	173,404,147	424,517,571	40.8%	173,404,147	424,517,571	40.8%
	Future					405,189,833	104,330,546	388.4%	381,301,938	189,053,611	201.7%
	Lifetime					578,593,981	528,848,116	109.4%	554,706,086	613,571,182	90.4%

Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 80.1% =	281,586,336
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 80.1% =	33,617,941
Adjusted Originally Expected Incurred Claims) =	173,404,147		Accum Value of Prior Increases x 85.0% =	62,763,239
Present Value of Future Incurred Claims =	381,301,938		Present Value of Future Increases x 85.0% =	125,108,883
Total =	554,706,086	> =	Total =	503,076,398

Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 80.1% =	281,586,336
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 80.1% =	33,617,941
Adjusted Originally Expected Incurred Claims) =	173,404,147		Accum Value of Prior Increases x 80.1% =	59,291,017
Present Value of Future Incurred Claims =	381,301,938		Present Value of Future Increases x 80.1% =	118,187,541
Total =	554,706,086	> =	Total =	492,682,835

Appendix A - Comparison to New Business Rates (Fortis 7062 Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	Life
18-29	37.20	41.69	46.10	50.16	76.54
30	39.33	43.82	48.87	52.94	86.81
31	40.39	44.89	50.58	54.64	87.33
32	41.45	46.60	52.72	56.78	91.14
33	42.09	47.67	54.42	59.13	92.39
34	43.15	49.38	56.13	61.26	95.56
35	44.22	50.45	58.26	63.61	97.77
36	45.28	52.59	59.97	65.74	100.10
37	46.34	54.30	62.11	68.52	108.35
38	48.04	55.37	64.88	70.87	108.35
39	49.11	57.08	66.59	73.64	108.35
40	50.17	59.22	68.72	76.42	110.52
41	52.24	61.33	71.54	78.64	113.39
42	53.69	63.47	74.18	81.31	122.78
43	55.82	65.63	76.42	83.59	125.01
44	58.41	67.82	79.34	86.98	127.88
45	60.59	70.04	81.63	89.32	137.35
46	62.80	72.28	85.07	92.79	140.16
47	65.48	75.00	87.42	95.18	143.04
48	67.75	77.98	90.93	98.73	153.52
49	70.05	80.31	94.03	101.87	161.74
50	72.84	83.12	96.94	104.81	165.47
51	76.27	86.17	101.23	110.30	176.72
52	78.59	89.71	104.88	114.69	188.34
53	82.09	93.76	109.27	120.30	208.41
54	85.64	98.08	114.18	125.27	220.34
55	88.51	101.76	118.68	131.01	233.04
56	92.74	108.40	126.60	139.70	247.70
57	97.48	115.11	135.30	148.47	261.72
58	102.99	121.88	143.37	157.33	269.63
59	107.82	129.44	152.96	167.47	290.93
60	113.43	137.55	163.11	178.43	306.25
61	121.96	148.86	174.55	191.90	328.52
62	130.81	160.27	186.82	206.22	359.13
63	141.46	173.75	200.42	221.89	385.67
64	152.20	187.35	214.15	238.95	427.02
65	163.78	202.81	229.98	256.90	456.12
66	179.59	222.07	251.72	281.85	485.09
67	196.88	244.31	276.67	308.78	514.65
68	216.64	267.28	303.59	338.92	554.35
69	237.64	293.46	333.73	372.26	583.86
70	261.84	321.38	366.83	408.08	623.14
71	287.04	352.50	398.70	450.82	661.37
72	314.95	385.36	434.27	496.76	703.07
73	346.57	422.16	473.05	548.39	748.22
74	380.66	461.44	515.04	604.47	793.47
75	417.96	505.66	560.74	666.96	846.24
76	462.43	585.74	656.21	722.27	964.49
77	513.07	649.01	727.94	802.49	1069.99
78	566.42	723.28	806.07	884.49	1185.13
79	628.67	802.10	893.15	979.87	1313.71
80	693.11	891.15	985.86	1080.57	1455.11
81	749.81	965.86	1067.53	1169.20	1575.88
82	837.32	1077.79	1189.43	1305.37	1756.23
83	871.01	1118.14	1235.63	1353.11	1823.05
84	905.73	1161.78	1284.08	1402.55	1891.72

Fortis 7062 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	Life
18-29	37.07	41.54	45.94	49.99	75.82
30	39.19	43.67	48.71	52.76	86.74
31	40.25	44.74	50.41	54.46	87.33
32	41.31	46.44	52.54	56.59	87.67
33	41.95	47.51	54.24	58.93	89.01
34	43.01	49.21	55.94	61.05	89.01
35	44.07	50.28	58.07	63.39	91.10
36	45.14	52.41	59.77	65.52	93.02
37	45.62	54.11	61.90	68.29	96.29
38	47.94	55.18	64.66	70.63	96.29
39	49.00	56.92	66.39	73.39	98.82
40	50.06	59.05	68.52	76.16	99.38
41	52.13	61.17	71.39	78.42	104.48
42	53.63	63.35	74.02	81.10	108.25
43	55.76	65.51	76.31	83.42	113.08
44	58.35	67.75	79.23	86.81	120.17
45	60.51	69.92	81.53	89.15	125.08
46	62.77	72.22	84.96	92.67	127.96
47	65.46	74.94	87.37	95.12	133.42
48	67.74	77.97	90.93	98.68	139.23
49	70.05	80.31	94.03	101.87	148.79
50	72.80	83.07	96.90	104.74	152.43
51	76.26	86.14	101.19	110.22	160.24
52	78.55	89.66	104.82	114.65	173.87
53	82.09	93.74	109.25	120.21	183.80
54	85.61	98.02	114.11	125.18	199.62
55	88.51	101.72	118.64	130.95	207.12
56	92.74	108.34	126.56	139.65	220.83
57	97.48	115.08	135.23	148.42	234.82
58	102.97	121.83	143.31	157.29	249.26
59	107.82	129.39	152.90	167.40	264.15
60	113.42	137.50	163.03	178.34	283.39
61	121.95	148.82	174.50	191.81	300.98
62	130.81	160.27	186.78	206.17	324.11
63	141.46	173.75	200.39	221.86	342.86
64	152.20	187.35	214.15	238.89	370.50
65	163.78	202.81	229.97	256.86	393.17
66	179.59	222.07	251.72	281.84	427.10
67	196.88	244.31	276.67	308.78	463.38
68	216.64	267.28	303.59	338.92	503.95
69	237.64	293.46	333.73	372.26	549.50
70	261.84	321.38	366.83	408.08	593.75
71	285.87	351.07	397.15	449.13	639.56
72	312.39	382.22	430.89	493.00	687.12
73	333.18	417.01	467.43	542.01	737.17
74	354.28	453.94	506.81	594.93	792.11
75	379.65	490.21	549.48	642.75	846.24
76	404.06	525.67	612.09	690.66	936.89
77	428.86	559.54	653.50	738.26	998.14
78	453.25	591.13	694.60	784.28	1051.75
79	470.07	616.56	726.07	821.08	1095.53
80	481.45	632.93	745.42	842.91	1118.88
81	523.44	688.43	809.91	916.40	1214.87
82	563.94	740.92	872.91	986.89	1309.36
83	604.44	793.42	935.90	1058.89	1403.85
84	649.43	851.91	1004.89	1136.88	1507.34

Fortis 7062 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	Life
18-29	45.14	45.35	46.40	50.44	84.92
30	49.33	49.94	52.56	54.27	107.13
31	51.41	52.15	56.32	58.35	108.97
32	53.49	55.60	60.80	63.09	108.97
33	54.75	57.72	64.27	68.03	111.61
34	56.83	61.10	67.68	72.37	111.61
35	58.93	63.20	71.90	77.06	115.73
36	60.30	67.39	75.25	81.27	119.50
37	61.26	70.74	79.44	86.72	125.93
38	62.58	72.84	84.88	91.32	125.93
39	63.58	73.72	86.06	96.69	126.89
40	63.58	74.73	87.08	98.95	126.89
41	67.73	78.61	89.14	99.81	133.26
42	77.45	82.64	93.98	104.71	136.99
43	82.06	87.66	105.69	107.39	148.84
44	87.73	95.14	112.71	114.99	171.75
45	89.92	95.14	115.16	117.80	174.53
46	95.66	104.22	123.43	133.35	186.26
47	101.64	110.12	128.61	138.65	198.09
48	106.76	116.68	136.35	146.38	210.78
49	112.07	120.96	142.49	151.06	227.47
50	112.48	120.96	142.49	151.06	227.47
51	118.32	125.91	148.41	159.57	242.78
52	121.61	131.88	154.63	167.44	269.32
53	127.62	139.02	162.52	176.16	287.76
54	133.66	144.96	169.73	183.57	319.67
55	138.27	151.28	177.88	194.39	330.75
56	143.98	160.58	188.23	206.46	354.01
57	150.86	170.08	202.03	218.71	373.94
58	157.57	179.66	212.73	231.14	394.96
59	162.90	189.26	226.76	244.64	415.04
60	169.90	200.07	240.27	259.92	444.97
61	181.60	217.85	256.64	278.97	473.04
62	195.80	235.92	276.51	301.61	509.78
63	212.20	256.67	295.86	325.47	536.72
64	228.76	277.77	315.54	350.59	581.64
65	247.24	301.15	336.25	376.00	611.75
66	273.22	331.16	369.93	414.93	665.17
67	300.74	367.76	412.40	458.25	723.81
68	333.76	404.28	453.99	503.31	786.53
69	365.77	444.19	499.06	553.69	854.97
70	401.20	480.83	545.35	600.73	909.48
71	435.20	519.25	580.38	659.52	960.75
72	468.99	560.38	622.56	717.45	1011.19
73	488.18	600.50	661.74	780.52	1059.09
74	499.28	643.99	702.50	845.92	1107.88
75	499.28	651.43	743.62	859.49	1152.57
76	499.28	651.43	760.82	859.49	1162.04
77	499.28	651.43	760.82	859.49	1162.04
78	520.45	678.76	797.57	900.54	1207.66
79	531.67	697.36	821.21	928.67	1239.09
80	535.53	704.03	829.16	937.60	1244.57
81	582.25	765.76	900.90	1019.35	1351.35
82	627.29	824.15	970.97	1097.76	1456.45
83	672.34	882.55	1041.04	1177.84	1561.55
84	722.39	947.61	1117.78	1264.59	1676.67

Fortis 7062 2019 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	Life
18-29	62.8%	27.3%	14.0%	14.0%	34.0%
30	77.9%	40.1%	24.4%	14.3%	69.1%
31	85.5%	46.3%	33.3%	22.8%	72.0%
32	93.0%	56.0%	43.9%	32.8%	72.0%
33	97.5%	62.0%	52.2%	43.2%	76.2%
34	105.0%	71.4%	60.2%	52.3%	76.2%
35	112.6%	77.3%	70.2%	62.2%	82.7%
36	112.0%	89.1%	78.2%	71.0%	88.6%
37	115.4%	98.5%	88.1%	82.5%	98.8%
38	98.0%	104.4%	100.9%	92.2%	98.8%
39	101.2%	93.3%	93.7%	103.1%	95.1%
40	82.9%	80.9%	83.0%	94.9%	85.3%
41	93.3%	89.0%	74.4%	83.8%	84.9%
42	101.7%	82.7%	82.7%	91.6%	80.9%
43	113.7%	92.3%	90.4%	84.1%	86.9%
44	128.4%	96.5%	101.5%	95.6%	104.9%
45	126.4%	91.9%	93.0%	88.4%	99.7%
46	138.7%	101.3%	105.3%	99.7%	106.6%
47	153.6%	112.7%	114.0%	107.6%	119.7%
48	166.4%	125.4%	126.8%	119.2%	133.8%
49	179.6%	133.7%	137.0%	126.2%	152.3%
50	149.5%	107.0%	113.3%	101.0%	123.3%
51	153.1%	109.5%	111.6%	103.3%	134.5%
52	151.1%	113.5%	115.4%	108.9%	152.0%
53	154.8%	119.1%	121.2%	111.0%	161.1%
54	158.2%	117.0%	121.0%	111.4%	181.5%
55	158.8%	121.0%	126.7%	119.7%	179.0%
56	153.6%	118.6%	121.0%	116.9%	182.7%
57	151.0%	116.7%	124.1%	114.7%	176.5%
58	142.0%	115.2%	119.7%	113.0%	171.9%
59	132.3%	109.9%	119.0%	109.3%	164.4%
60	126.1%	106.6%	114.8%	107.5%	163.8%
61	122.0%	110.4%	113.5%	106.3%	164.8%
62	125.5%	114.1%	117.9%	110.0%	165.5%
63	126.9%	116.5%	116.1%	111.9%	161.3%
64	128.3%	118.9%	114.7%	112.1%	163.9%
65	131.3%	119.9%	109.8%	110.4%	156.2%
66	137.1%	122.8%	113.0%	114.2%	157.0%
67	140.1%	129.4%	122.5%	119.5%	159.6%
68	146.8%	132.8%	124.7%	120.0%	158.8%
69	146.1%	133.3%	124.7%	121.1%	156.0%
70	142.7%	125.0%	120.7%	114.1%	143.2%
71	134.8%	114.5%	106.9%	110.1%	128.3%
72	122.9%	107.2%	98.3%	102.7%	114.0%
73	105.9%	95.4%	86.1%	95.6%	98.8%
74	86.9%	86.3%	74.6%	87.6%	83.8%
75	64.4%	66.1%	63.2%	67.2%	68.4%
76	52.1%	52.5%	53.0%	53.2%	55.8%
77	41.2%	41.2%	41.2%	41.2%	43.4%
78	36.3%	36.3%	36.3%	36.3%	37.7%
79	31.4%	31.4%	31.4%	31.4%	32.1%
80	26.4%	26.4%	26.4%	26.4%	26.4%
81	26.4%	26.4%	26.4%	26.4%	26.4%
82	26.4%	26.4%	26.4%	26.4%	26.4%
83	26.4%	26.4%	26.4%	26.4%	26.4%
84	26.4%	26.4%	26.4%	26.4%	26.4%

<u>* Benefit Differences between Fortis 7062 and ICC12-LTC-12:</u>

7062 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

7062 waives premium only when facility benefits are being paid

7062 policy is paid-up after 120 days of NH benefits paid

ICC12-LTC-12 Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Fortis 7062 Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	Life
18-29	93.41	110.59	127.69	138.99	255.66
30	96.49	114.03	128.84	140.35	262.21
31	101.22	118.92	133.44	145.34	275.40
32	101.47	118.92	138.07	150.04	280.63
33	105.77	124.05	142.40	154.78	291.64
34	106.04	128.62	146.79	159.24	304.39
35	110.44	133.22	146.79	163.76	306.96
36	117.22	137.24	148.86	168.17	318.88
37	121.35	144.06	158.95	172.31	329.19
38	121.35	148.30	162.93	176.53	340.99
39	125.35	152.23	166.62	186.69	357.69
40	129.00	156.04	170.41	190.65	368.56
41	133.87	161.11	176.18	196.86	384.20
42	135.54	165.83	181.95	209.02	400.51
43	140.41	170.82	193.61	214.94	417.29
44	148.32	178.76	202.58	224.24	433.84
45	153.14	183.37	208.45	236.81	451.43
46	153.81	194.38	220.30	243.17	476.04
47	159.85	199.25	226.83	255.80	488.01
48	164.65	204.10	238.73	268.47	513.63
49	172.80	214.77	244.96	274.93	531.15
50	177.57	219.55	257.33	287.67	556.94
51	182.83	224.50	268.70	296.27	576.41
52	194.15	235.62	274.53	308.48	591.17
53	203.44	246.72	282.68	316.44	609.06
54	208.70	252.37	293.96	328.28	623.25
55	220.39	263.46	305.71	336.52	637.34
56	227.09	271.03	313.27	349.64	665.21
57	231.54	282.81	326.97	362.18	684.86
58	237.84	290.21	334.32	374.81	712.40
59	248.17	304.00	343.31	382.33	732.42
60	254.16	311.72	356.48	394.12	764.23
61	263.44	328.47	372.69	410.22	780.77
62	272.12	348.73	395.00	426.64	797.66
63	285.78	366.32	407.88	447.71	807.41
64	294.89	378.88	435.01	464.53	822.46
65	307.88	401.55	453.71	486.24	837.81
66	330.44	437.33	488.83	525.96	902.93
67	357.22	469.63	527.09	572.97	966.11
68	386.77	508.28	566.47	628.14	1040.27
69	413.74	548.11	613.31	681.93	1118.38
70	446.08	595.65	656.86	743.44	1202.62
71	496.96	654.72	712.53	809.59	1271.51
72	552.89	720.25	767.65	873.69	1361.48
73	614.32	785.85	827.13	952.45	1440.66
74	687.70	862.50	895.78	1040.03	1533.04
75	767.18	946.31	969.11	1126.96	1628.68
76	829.20	1075.29	1235.78	1390.92	1888.44
77	890.18	1152.00	1330.03	1492.36	2026.47
78	960.31	1242.76	1427.63	1602.23	2182.53
79	1037.58	1334.75	1536.22	1717.54	2352.18
80	1149.94	1480.67	1699.47	1897.91	2610.26
81	1245.01	1600.02	1835.02	2050.02	2820.03
82	1400.15	1798.73	2064.45	2304.62	3168.21
83	1453.58	1868.89	2144.16	2395.27	3293.50
84	1509.76	1943.07	2225.87	2490.42	3420.91

Fortis 7062 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	Life
18-29	71.97	93.14	107.95	124.89	172.78
30	77.48	93.14	107.95	124.89	184.41
31	83.07	94.42	110.94	124.89	196.05
32	83.07	94.42	116.54	124.89	201.88
33	88.67	100.02	122.14	127.60	213.55
34	88.67	105.63	127.75	133.20	225.23
35	94.27	111.25	127.75	138.81	231.07
36	99.88	116.87	133.36	144.41	242.77
37	105.50	122.50	144.61	150.03	254.48
38	105.50	128.13	150.23	155.64	266.21
39	111.13	133.77	155.87	166.89	283.83
40	116.63	139.30	161.39	172.42	295.32
41	122.80	145.54	167.71	178.77	307.80
42	123.35	151.82	174.09	190.86	320.36
43	129.61	158.16	186.24	197.35	332.33
44	135.93	164.56	192.76	203.90	332.33
45	142.25	170.91	199.08	216.09	352.60
46	142.88	183.21	211.49	222.76	352.60
47	149.35	189.80	218.18	235.31	352.60
48	154.01	196.44	230.80	247.98	352.60
49	154.01	198.59	237.64	254.88	352.60
50	168.78	215.42	250.06	267.34	393.12
51	175.38	222.11	262.85	280.19	405.28
52	186.43	234.88	269.91	293.21	421.49
53	190.48	246.72	282.68	306.29	433.65
54	198.59	252.37	293.96	319.47	445.81
55	202.64	263.43	305.71	332.82	462.02
56	214.80	271.03	313.27	349.64	486.34
57	226.96	282.81	326.97	362.18	518.76
58	237.84	290.21	334.32	374.81	555.24
59	248.17	304.00	343.31	382.33	595.77
60	254.16	311.72	356.48	394.12	636.29
61	263.44	328.47	372.69	410.22	660.62
62	272.12	348.73	395.00	426.64	686.31
63	285.78	366.32	407.88	447.71	705.10
64	294.89	378.88	435.01	464.53	727.30
65	307.88	401.55	453.71	486.24	754.98
66	330.44	437.33	488.83	525.96	803.33
67	357.22	465.38	527.09	572.97	819.20
68	365.37	478.02	560.23	628.14	843.39
69	380.53	493.82	580.96	662.29	877.25
70	393.03	520.35	611.69	697.49	921.68
71	418.76	555.72	650.53	742.71	979.75
72	447.96	588.11	690.71	788.31	1038.57
73	472.49	626.82	733.67	838.14	1104.07
74	501.53	663.46	780.40	888.36	1171.73
75	531.64	699.64	825.11	939.95	1237.67
76	559.97	740.60	875.08	999.51	1312.61
77	587.92	778.86	920.78	1051.94	1387.58
78	611.23	813.01	955.48	1090.21	1453.34
79	616.43	823.41	976.61	1116.83	1472.84
80	616.43	823.41	982.40	1126.38	1472.84
81	662.93	886.41	1054.39	1208.87	1580.83
82	706.42	941.90	1123.38	1286.86	1684.32
83	749.92	998.89	1190.87	1363.35	1786.31
84	794.92	1058.89	1262.87	1444.35	1894.30

Fortis 7062 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	Life
18-29	96.65	125.07	144.97	167.71	231.99
30	104.04	125.07	144.97	167.71	247.57
31	111.52	126.79	148.97	167.71	263.16
32	111.52	126.79	156.47	167.71	270.96
33	119.01	134.30	163.98	171.35	286.58
34	119.01	141.81	171.49	178.85	302.20
35	126.51	149.33	171.49	186.36	310.02
36	134.02	156.86	179.00	193.87	325.66
37	141.54	164.39	194.05	201.38	341.33
38	141.54	171.93	201.57	208.90	357.00
39	149.06	179.47	209.11	223.94	380.54
40	156.46	186.91	216.53	231.38	395.97
41	164.71	195.24	224.99	239.88	412.65
42	165.43	203.64	233.52	256.05	429.42
43	173.80	212.12	249.76	264.73	445.40
44	182.24	220.67	258.46	273.49	445.40
45	190.70	229.18	266.99	289.84	472.56
46	191.55	245.63	283.57	298.76	472.56
47	200.18	254.42	292.52	315.53	472.56
48	206.40	263.29	309.36	332.45	472.56
49	206.40	266.15	318.49	341.66	472.56
50	226.23	288.75	335.21	358.43	526.87
51	235.07	297.74	352.35	375.66	543.17
52	249.86	314.83	361.80	393.09	564.90
53	255.29	331.33	379.25	410.60	581.19
54	266.15	338.77	395.04	428.27	597.49
55	271.58	353.06	410.84	446.13	619.21
56	287.88	359.36	416.63	469.67	651.80
57	304.17	374.41	431.70	482.22	695.26
58	317.39	380.76	437.71	494.84	744.14
59	327.62	395.88	443.20	497.34	798.46
60	331.06	402.64	456.87	508.16	852.77
61	337.58	420.08	473.10	524.10	872.53
62	342.89	444.38	497.64	536.95	892.61
63	354.22	463.29	507.12	558.75	907.35
64	361.01	472.21	537.12	572.02	930.68
65	378.66	497.22	553.95	590.88	961.99
66	413.70	551.94	600.25	642.45	1033.72
67	455.70	594.35	663.09	704.62	1046.21
68	462.97	605.72	709.89	788.13	1068.69
69	478.27	620.65	730.18	832.40	1102.57
70	489.79	648.46	762.28	869.21	1148.60
71	517.24	686.40	803.51	917.36	1210.14
72	548.15	719.64	845.19	964.62	1270.85
73	572.50	759.50	888.96	1015.54	1337.75
74	601.38	795.55	935.78	1065.22	1405.02
75	630.47	829.69	978.48	1114.66	1467.72
76	656.23	867.92	1025.51	1171.34	1538.27
77	680.27	901.19	1069.62	1224.68	1605.52
78	685.68	915.91	1092.75	1251.83	1638.30
79	685.68	915.91	1092.75	1252.91	1638.30
80	685.68	915.91	1092.75	1252.91	1638.30
81	737.40	985.98	1172.83	1344.67	1758.42
82	785.78	1047.71	1249.58	1431.43	1873.53
83	834.16	1111.11	1324.65	1516.51	1986.98
84	884.21	1177.84	1404.73	1606.60	2107.10

Fortis 7062 2019 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	Life
18-29	115.3%	115.3%	115.3%	115.3%	115.4%
30	115.4%	115.3%	115.3%	115.3%	115.5%
31	115.6%	115.4%	115.4%	115.3%	115.6%
32	115.6%	115.4%	115.5%	115.3%	115.7%
33	115.7%	115.4%	115.5%	115.4%	115.8%
34	115.7%	115.5%	115.6%	115.4%	115.9%
35	115.8%	115.6%	115.6%	115.5%	115.9%
36	115.9%	115.7%	115.7%	115.6%	116.0%
37	116.0%	115.8%	115.8%	115.6%	116.1%
38	116.0%	115.9%	115.9%	115.7%	116.2%
39	116.1%	115.9%	115.9%	115.8%	116.3%
40	116.0%	115.9%	115.9%	115.8%	116.3%
41	116.1%	116.0%	116.0%	115.8%	116.4%
42	116.1%	116.1%	116.1%	116.0%	116.5%
43	116.2%	116.1%	116.2%	116.0%	116.6%
44	116.3%	116.2%	116.3%	116.1%	116.6%
45	116.4%	116.2%	116.1%	116.1%	116.6%
46	116.4%	116.4%	116.3%	116.1%	116.6%
47	116.5%	116.5%	116.4%	116.3%	116.6%
48	116.6%	116.5%	116.5%	116.4%	116.6%
49	116.6%	116.6%	116.6%	116.5%	116.6%
50	116.5%	116.5%	116.4%	116.3%	116.6%
51	116.5%	116.4%	116.5%	116.3%	116.6%
52	116.6%	116.5%	116.5%	116.4%	116.6%
53	116.6%	116.6%	116.5%	116.4%	116.6%
54	116.6%	114.9%	115.6%	116.4%	116.6%
55	116.6%	116.6%	115.5%	116.5%	116.6%
56	116.6%	106.9%	108.8%	115.5%	116.6%
57	116.6%	106.0%	104.2%	109.7%	116.6%
58	110.9%	100.5%	99.3%	104.5%	116.6%
59	104.1%	96.2%	91.3%	95.7%	116.6%
60	96.2%	91.7%	87.4%	90.8%	116.6%
61	87.1%	86.2%	82.4%	85.9%	107.1%
62	78.5%	84.3%	78.5%	78.2%	97.7%
63	70.6%	80.5%	72.2%	74.1%	91.5%
64	65.2%	73.4%	69.0%	68.0%	88.3%
65	67.3%	70.3%	64.2%	62.4%	85.9%
66	75.6%	79.5%	66.7%	64.5%	91.1%
67	85.2%	86.9%	78.0%	67.4%	86.9%
68	82.7%	82.7%	82.7%	76.9%	82.7%
69	78.4%	78.4%	78.4%	78.4%	78.4%
70	74.2%	74.2%	74.2%	74.2%	74.2%
71	70.0%	70.0%	70.0%	70.0%	70.0%
72	65.7%	65.7%	65.7%	65.7%	65.7%
73	61.4%	61.4%	61.4%	61.4%	61.4%
74	57.2%	57.2%	57.2%	57.2%	57.2%
75	52.8%	52.8%	52.8%	52.8%	52.8%
76	48.5%	48.5%	48.5%	48.5%	48.5%
77	44.1%	44.1%	44.1%	44.1%	44.1%
78	36.9%	37.7%	37.8%	38.2%	37.9%
79	30.5%	30.9%	31.0%	31.2%	30.9%
80	26.4%	26.4%	26.4%	26.4%	26.4%
81	26.4%	26.4%	26.4%	26.4%	26.4%
82	26.4%	26.4%	26.4%	26.4%	26.4%
83	26.4%	26.4%	26.4%	26.4%	26.4%
84	26.4%	26.4%	26.4%	26.4%	26.4%

<u>* Benefit Differences between Fortis 7062 and ICC12-LTC-12:</u>

7062 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

7062 waives premium only when facility benefits are being paid

7062 policy is paid-up after 120 days of NH benefits paid

ICC12-LTC-12 Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Fortis 7062 Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	Life
18-29	272.70	346.24	376.13	424.54	771.51
30	275.70	349.24	380.26	428.67	782.59
31	276.85	349.93	380.95	429.82	789.71
32	277.54	351.08	382.10	430.51	789.71
33	278.00	351.77	382.79	431.65	792.01
34	278.69	352.46	383.94	432.34	792.01
35	279.85	353.61	384.63	433.49	794.01
36	280.54	353.61	385.78	434.64	800.67
37	281.69	354.31	386.46	435.32	803.86
38	282.38	355.46	387.61	436.47	803.86
39	282.84	356.15	388.30	437.16	806.11
40	283.53	356.84	389.45	438.31	812.43
41	286.64	360.13	394.73	444.22	822.34
42	289.76	362.75	400.04	449.70	833.52
43	292.89	366.07	405.38	454.97	845.45
44	296.04	369.40	411.20	460.98	864.02
45	299.21	372.06	416.60	467.01	877.14
46	302.39	375.42	422.02	473.07	889.21
47	305.59	378.81	428.64	479.17	891.51
48	308.80	382.20	434.12	485.30	912.57
49	312.03	385.38	440.10	491.46	924.78
50	315.27	388.81	446.35	497.65	938.09
51	319.66	392.77	451.01	503.20	948.20
52	324.07	397.22	456.41	508.77	950.95
53	328.99	401.70	461.84	513.66	959.15
54	333.45	406.93	466.59	518.82	961.93
55	338.43	411.46	472.09	524.50	965.02
56	342.14	416.65	477.27	528.93	982.14
57	345.63	422.59	483.20	532.90	998.04
58	349.13	427.83	488.43	537.37	1015.66
59	352.90	434.32	493.70	540.66	1029.99
60	356.44	440.37	499.73	544.69	1045.21
61	362.72	454.90	513.66	558.47	1053.58
62	368.54	469.00	528.87	571.07	1054.83
63	374.37	485.11	544.13	584.95	1056.08
64	381.46	500.05	559.45	598.88	1057.33
65	387.33	516.28	576.06	612.86	1058.58
66	410.55	542.71	607.18	653.62	1120.09
67	433.77	569.88	640.78	696.85	1178.88
68	458.97	598.29	675.61	743.29	1249.48
69	486.14	627.93	712.91	792.94	1317.46
70	514.30	660.05	751.45	845.07	1398.12
71	565.68	718.59	804.80	903.61	1454.79
72	622.00	783.81	862.36	965.12	1528.87
73	683.76	853.96	923.87	1031.82	1597.14
74	752.68	930.04	990.07	1103.21	1669.08
75	827.03	1013.54	1060.97	1179.04	1745.38
76	888.05	1144.83	1353.47	1465.82	2022.18
77	953.02	1230.54	1450.47	1576.14	2178.32
78	1021.94	1319.79	1556.01	1699.80	2346.86
79	1098.02	1415.34	1672.21	1833.39	2528.47
80	1211.00	1562.09	1847.03	2035.29	2808.70
81	1310.01	1690.02	1995.02	2200.02	3035.03
82	1471.69	1900.93	2243.30	2473.25	3413.49
83	1530.85	1975.13	2332.49	2569.12	3549.45
84	1591.86	2052.54	2422.00	2668.31	3690.02

Fortis 7062 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	Life
18-29	190.48	243.17	287.75	324.23	429.60
30	190.48	243.17	287.75	324.23	429.60
31	190.48	243.17	287.75	324.23	429.60
32	190.48	243.17	287.75	324.23	429.60
33	190.48	243.17	287.75	324.23	429.60
34	190.48	243.17	287.75	324.23	429.60
35	190.48	243.17	287.75	324.23	429.60
36	190.48	243.17	287.75	324.23	429.60
37	190.48	243.17	287.75	324.23	429.60
38	190.48	243.17	287.75	324.23	429.60
39	190.48	243.17	287.75	324.23	429.60
40	202.64	263.43	303.96	344.49	457.97
41	202.64	263.43	303.96	344.49	457.97
42	202.64	263.43	303.96	344.49	457.97
43	202.64	263.43	303.96	344.49	457.97
44	202.64	263.43	303.96	344.49	457.97
45	214.80	279.65	324.23	360.70	482.29
46	214.80	279.65	324.23	360.70	482.29
47	214.80	279.65	324.23	360.70	482.29
48	214.80	279.65	324.23	360.70	482.29
49	214.80	279.65	324.23	360.70	482.29
50	239.12	312.07	356.65	401.23	539.03
51	243.17	316.12	368.81	413.39	551.18
52	247.22	324.23	372.86	425.55	563.34
53	255.33	328.28	380.97	437.71	575.50
54	259.38	340.44	393.12	445.81	583.61
55	263.43	344.49	397.18	453.92	599.82
56	275.59	360.70	421.49	478.23	628.19
57	287.75	380.97	437.71	502.55	660.61
58	303.96	397.18	462.02	530.92	697.09
59	324.23	421.49	493.70	540.66	741.67
60	340.44	440.37	499.73	544.69	786.25
61	362.72	454.90	513.66	558.47	823.86
62	368.54	469.00	528.87	571.07	868.08
63	374.37	485.11	544.13	584.95	886.46
64	381.46	500.05	559.45	598.88	912.06
65	387.33	516.28	576.06	612.86	933.19
66	410.55	542.71	607.18	653.62	956.67
67	420.76	551.45	640.78	696.85	969.02
68	429.31	563.27	657.66	743.29	986.49
69	438.62	575.15	673.91	772.68	1016.68
70	456.69	600.61	703.02	805.43	1060.07
71	479.34	632.10	742.71	845.43	1114.07
72	505.52	665.69	783.31	888.41	1173.71
73	531.85	702.80	826.27	937.86	1237.03
74	560.00	737.67	870.36	987.31	1302.17
75	586.94	774.07	910.18	1037.77	1365.26
76	610.14	808.84	955.36	1088.91	1433.04
77	637.08	845.02	994.60	1132.62	1502.89
78	653.93	865.37	1024.44	1166.60	1559.95
79	653.93	872.91	1040.97	1189.36	1562.83
80	653.93	872.91	1042.39	1195.37	1562.83
81	698.93	937.40	1114.38	1279.36	1672.32
82	745.42	994.39	1186.37	1357.36	1777.31
83	788.92	1051.39	1253.87	1435.35	1882.30
84	836.91	1115.88	1327.36	1517.84	1991.79

Fortis 7062 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	Life
18-29	255.29	325.90	385.65	434.53	575.76
30	255.29	325.90	385.65	434.53	575.76
31	255.29	325.90	385.65	434.53	575.76
32	255.29	325.90	385.65	434.53	575.76
33	255.29	325.90	385.65	434.53	575.76
34	255.29	325.90	385.65	434.53	575.76
35	255.29	325.90	385.65	434.53	575.76
36	255.29	325.90	385.65	434.53	575.76
37	255.29	325.90	385.65	434.53	575.76
38	255.29	325.90	385.65	434.53	575.76
39	255.29	325.90	385.65	434.53	575.76
40	271.58	353.06	407.38	461.69	613.78
41	271.58	353.06	407.38	461.69	613.78
42	271.58	353.06	407.38	461.69	613.78
43	271.58	353.06	407.38	461.69	613.78
44	271.58	353.06	407.38	461.69	613.78
45	287.88	374.79	434.53	483.42	646.37
46	287.88	374.79	434.53	483.42	646.37
47	287.88	374.79	434.53	483.42	646.37
48	287.88	374.79	434.53	483.42	646.37
49	287.88	374.79	434.53	483.42	646.37
50	320.47	418.24	477.99	537.74	722.41
51	325.90	423.67	494.28	554.03	738.71
52	331.33	434.53	499.72	570.33	755.00
53	342.20	439.97	510.58	586.62	771.30
54	347.63	456.26	526.87	597.49	782.16
55	353.06	461.69	532.31	608.35	803.89
56	369.35	483.42	564.90	640.94	841.91
57	385.65	510.58	586.62	673.53	885.36
58	407.38	532.31	619.21	703.23	934.25
59	434.53	564.90	659.39	703.23	994.00
60	456.26	590.46	659.39	703.23	1053.75
61	481.56	598.79	661.62	714.42	1097.15
62	481.56	608.90	673.97	719.51	1148.50
63	484.61	626.66	688.97	730.67	1165.07
64	488.54	645.66	703.00	738.00	1190.56
65	491.02	661.30	718.69	745.23	1209.60
66	528.50	699.16	764.53	798.82	1231.03
67	537.35	704.26	818.93	868.05	1237.54
68	543.99	713.75	833.35	940.42	1250.02
69	551.29	722.88	847.01	971.14	1277.81
70	569.12	748.48	876.11	1003.73	1321.06
71	592.06	780.73	917.36	1044.23	1376.04
72	618.58	814.57	958.50	1087.11	1436.22
73	644.42	851.56	1001.16	1136.37	1498.86
74	671.50	884.54	1043.65	1183.88	1561.43
75	696.03	917.96	1079.36	1230.67	1619.04
76	715.04	947.89	1119.59	1279.54	1679.39
77	727.39	970.97	1157.11	1318.61	1738.40
78	727.39	970.97	1159.49	1329.66	1738.40
79	727.39	970.97	1159.49	1329.66	1738.40
80	727.39	970.97	1159.49	1329.66	1738.40
81	777.44	1042.70	1239.57	1423.08	1860.19
82	829.16	1106.10	1319.65	1509.84	1976.97
83	877.54	1169.50	1394.72	1596.59	2093.75
84	930.93	1241.24	1476.47	1688.35	2215.54

Fortis 7062 2019 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	Life
18-29	116.6%	116.6%	116.6%	116.6%	116.6%
30	116.6%	116.6%	116.6%	116.6%	116.6%
31	116.6%	116.6%	116.6%	116.6%	116.6%
32	116.6%	116.6%	116.6%	116.6%	116.6%
33	116.6%	116.6%	116.6%	116.6%	116.6%
34	116.6%	116.6%	116.6%	116.6%	116.6%
35	116.6%	116.6%	116.6%	116.6%	116.6%
36	116.6%	116.6%	116.6%	116.6%	116.6%
37	116.6%	116.6%	116.6%	116.6%	116.6%
38	116.6%	116.6%	116.6%	116.6%	116.6%
39	116.6%	116.6%	116.6%	116.6%	116.6%
40	116.6%	116.6%	116.6%	116.6%	116.6%
41	116.6%	116.6%	116.6%	116.6%	116.6%
42	116.6%	116.6%	116.6%	116.6%	116.6%
43	116.6%	116.6%	116.6%	116.6%	116.6%
44	116.6%	116.6%	116.6%	116.6%	116.6%
45	116.6%	116.6%	116.6%	116.6%	116.6%
46	116.6%	116.6%	116.6%	116.6%	116.6%
47	116.6%	116.6%	116.6%	116.6%	116.6%
48	116.6%	116.6%	116.6%	116.6%	116.6%
49	116.6%	116.6%	116.6%	116.6%	116.6%
50	116.6%	116.6%	116.6%	116.6%	116.6%
51	116.6%	116.6%	116.6%	116.6%	116.6%
52	116.6%	116.6%	116.6%	116.6%	116.6%
53	116.6%	116.6%	116.6%	116.6%	116.6%
54	116.6%	116.6%	116.6%	116.6%	116.6%
55	116.6%	116.6%	116.6%	116.6%	116.6%
56	116.6%	116.6%	116.6%	116.6%	116.6%
57	116.6%	116.6%	116.6%	116.6%	116.6%
58	116.6%	116.6%	116.6%	114.0%	116.6%
59	116.6%	116.6%	115.5%	103.2%	116.6%
60	116.6%	114.0%	103.8%	91.1%	116.6%
61	111.0%	102.3%	89.8%	86.2%	112.4%
62	97.9%	94.2%	84.1%	78.4%	108.2%
63	92.7%	91.5%	80.9%	74.3%	103.9%
64	86.9%	91.4%	77.2%	68.1%	99.6%
65	81.7%	87.1%	73.8%	62.5%	95.4%
66	89.9%	91.1%	78.4%	64.6%	91.1%
67	86.9%	86.9%	86.1%	73.3%	86.9%
68	82.7%	82.7%	82.7%	81.0%	82.7%
69	78.4%	78.4%	78.4%	78.4%	78.4%
70	74.2%	74.2%	74.2%	74.2%	74.2%
71	70.0%	70.0%	70.0%	70.0%	70.0%
72	65.7%	65.7%	65.7%	65.7%	65.7%
73	61.4%	61.4%	61.4%	61.4%	61.4%
74	57.2%	57.2%	57.2%	57.2%	57.2%
75	52.8%	52.8%	52.8%	52.8%	52.8%
76	48.5%	48.5%	48.5%	48.5%	48.5%
77	42.2%	43.1%	44.1%	43.3%	44.0%
78	35.0%	35.9%	36.3%	36.7%	36.4%
79	30.2%	30.2%	30.3%	30.5%	30.2%
80	26.4%	26.4%	26.4%	26.4%	26.4%
81	26.4%	26.4%	26.4%	26.4%	26.4%
82	26.4%	26.4%	26.4%	26.4%	26.4%
83	26.4%	26.4%	26.4%	26.4%	26.4%
84	26.4%	26.4%	26.4%	26.4%	26.4%

<u>* Benefit Differences between Fortis 7062 and ICC12-LTC-12:</u>

7062 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

7062 waives premium only when facility benefits are being paid

7062 policy is paid-up after 120 days of NH benefits paid

ICC12-LTC-12 Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Steve Fasulo
Vice President, Union Security Insurance Company
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Fax: 608.236.6540

CUNA MUTUAL GROUP

January 27, 2022

Mr. P.J. Beltramini
John Hancock
200 Berkeley Street
B-3C182
Boston, MA 02116

RE: Authorization for rate and form filing - Union Security Insurance Company long term care blocks

Dear Mr. Beltramini:

This letter recognizes John Hancock Life Insurance Company (U.S.A.) as the reinsurer and administrator of Union Security Insurance Company's long term care insurance blocks of business and authorizes John Hancock to prepare, submit, respond and otherwise facilitate the rate and form filings discussed on these blocks. Thank you.

Sincerely,

Steve Fasulo
Vice President, Union Security Insurance Company