

Union College Long-Term Care Insurance

Underwritten by MassMutual Life Insurance Company of New York
 Policy Series MassMutual Signature Care MM500, 2013. Rates are subject to change.
 This comparison is for illustrative purposes only.
 This is not an offer of insurance and eligibility is subject to medical underwriting.
 Issue ages 40-75
 Please contact the plan administrator for age specific premiums.



Prepared by:
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Age	Benefit Pool	Daily Benefit	Monthly Premium Per Person		
			Employee Only	Employee, married applying alone	Employee applying with spouse/partner
40	\$109,500.00	\$100.00	\$38.81	\$32.99	\$29.11
	\$164,250.00	\$150.00	\$58.22	\$49.49	\$43.66
	\$219,000.00	\$200.00	\$77.63	\$65.98	\$58.22
	\$273,750.00	\$250.00	\$97.03	\$82.48	\$72.77
	\$328,500.00	\$300.00	\$116.44	\$98.97	\$87.33
45	\$109,500.00	\$100.00	\$42.93	\$36.49	\$32.20
	\$164,250.00	\$150.00	\$64.40	\$54.74	\$48.30
	\$219,000.00	\$200.00	\$85.86	\$72.99	\$64.40
	\$273,750.00	\$250.00	\$107.33	\$91.23	\$80.50
	\$328,500.00	\$300.00	\$128.80	\$109.48	\$96.60
50	\$109,500.00	\$100.00	\$49.29	\$41.89	\$36.97
	\$164,250.00	\$150.00	\$73.93	\$62.84	\$55.45
	\$219,000.00	\$200.00	\$98.58	\$83.79	\$73.93
	\$273,750.00	\$250.00	\$123.22	\$104.74	\$92.41
	\$328,500.00	\$300.00	\$147.86	\$125.68	\$110.90
55	\$109,500.00	\$100.00	\$60.14	\$51.12	\$45.11
	\$164,250.00	\$150.00	\$90.22	\$76.68	\$67.66
	\$219,000.00	\$200.00	\$120.29	\$102.25	\$90.22
	\$273,750.00	\$250.00	\$150.36	\$127.81	\$112.77
	\$328,500.00	\$300.00	\$180.43	\$153.37	\$135.33
60	\$109,500.00	\$100.00	\$78.95	\$67.11	\$59.21
	\$164,250.00	\$150.00	\$118.43	\$100.66	\$88.82
	\$219,000.00	\$200.00	\$157.90	\$134.22	\$118.43
	\$273,750.00	\$250.00	\$197.38	\$167.77	\$148.03
	\$328,500.00	\$300.00	\$236.85	\$201.32	\$177.64
65	\$109,500.00	\$100.00	\$113.16	\$96.18	\$84.87
	\$164,250.00	\$150.00	\$169.74	\$144.28	\$127.30
	\$219,000.00	\$200.00	\$226.32	\$192.37	\$169.74
	\$273,750.00	\$250.00	\$282.90	\$240.46	\$212.17
	\$328,500.00	\$300.00	\$339.47	\$288.55	\$254.61

All policies include a 10% Multi-Life Discount and a 90-day elimination period. Additional premium would be required to add an inflation rider.
 An additional discount of 9% would apply if premiums are paid annually. An additional discount of 10% would apply if ultra preferred underwriting is achieved.
 Also available is the Total Asset Protection, NYS Partnership policy. Please contact the plan administrator for more information and rates.