

How to Evaluate the Value of Your Long-Term Care Insurance Plan with a 5% Compound Inflation Factor

Instructions:

Multiply your premium x 12 x 30 (years) and compare that answer to the benefits in year 30 below for the 3 or 5 year benefit plan you are considering.*



Year	Daily Benefit	Daily Benefit x 3 yrs.	Daily Benefit x 5 yrs.	Daily Benefit	Daily Benefit x 3 yrs.	Daily Benefit x 5 yrs.	Daily Benefit	Daily Benefit x 3 yrs.	Daily Benefit x 5 yrs.
1	\$100.00	\$109,500.00	\$182,500.00	\$150.00	\$164,250.00	\$273,750.00	\$200.00	\$219,000.00	\$365,000.00
2	\$105.00	\$114,975.00	\$191,625.00	\$157.50	\$172,462.50	\$287,437.50	\$210.00	\$229,950.00	\$383,250.00
3	\$110.25	\$120,723.75	\$201,206.25	\$165.38	\$181,085.63	\$301,809.38	\$220.50	\$241,447.50	\$402,412.50
4	\$115.76	\$126,759.94	\$211,266.56	\$173.64	\$190,139.91	\$316,899.84	\$231.53	\$253,519.88	\$422,533.13
5	\$121.55	\$133,097.93	\$221,829.89	\$182.33	\$199,646.90	\$332,744.84	\$243.10	\$266,195.87	\$443,659.78
6	\$127.63	\$139,752.83	\$232,921.39	\$191.44	\$209,629.25	\$349,382.08	\$255.26	\$279,505.66	\$465,842.77
7	\$134.01	\$146,740.47	\$244,567.45	\$201.01	\$220,110.71	\$366,851.18	\$268.02	\$293,480.95	\$489,134.91
8	\$140.71	\$154,077.50	\$256,795.83	\$211.07	\$231,116.24	\$385,193.74	\$281.42	\$308,154.99	\$513,591.65
9	\$147.75	\$161,781.37	\$269,635.62	\$221.62	\$242,672.06	\$404,453.43	\$295.49	\$323,562.74	\$539,271.24
10	\$155.13	\$169,870.44	\$283,117.40	\$232.70	\$254,805.66	\$424,676.10	\$310.27	\$339,740.88	\$566,234.80
11	\$162.89	\$178,363.96	\$297,273.27	\$244.33	\$267,545.94	\$445,909.90	\$325.78	\$356,727.92	\$594,546.54
12	\$171.03	\$187,282.16	\$312,136.93	\$256.55	\$280,923.24	\$468,205.40	\$342.07	\$374,564.32	\$624,273.87
13	\$179.59	\$196,646.27	\$327,743.78	\$269.38	\$294,969.40	\$491,615.67	\$359.17	\$393,292.54	\$655,487.56
14	\$188.56	\$206,478.58	\$344,130.97	\$282.85	\$309,717.87	\$516,196.45	\$377.13	\$412,957.16	\$688,261.94
15	\$197.99	\$216,802.51	\$361,337.52	\$296.99	\$325,203.77	\$542,006.28	\$395.99	\$433,605.02	\$722,675.03
16	\$207.89	\$227,642.64	\$379,404.39	\$311.84	\$341,463.95	\$569,106.59	\$415.79	\$455,285.27	\$758,808.79
17	\$218.29	\$239,024.77	\$398,374.61	\$327.43	\$358,537.15	\$597,561.92	\$436.57	\$478,049.53	\$796,749.22
18	\$229.20	\$250,976.01	\$418,293.34	\$343.80	\$376,464.01	\$627,440.01	\$458.40	\$501,952.01	\$836,586.69
19	\$240.66	\$263,524.81	\$439,208.01	\$360.99	\$395,287.21	\$658,812.02	\$481.32	\$527,049.61	\$878,416.02
20	\$252.70	\$276,701.05	\$461,168.41	\$379.04	\$415,051.57	\$691,752.62	\$505.39	\$553,402.09	\$922,336.82
21	\$265.33	\$290,536.10	\$484,226.83	\$397.99	\$435,804.15	\$726,340.25	\$530.66	\$581,072.20	\$968,453.66
22	\$278.60	\$305,062.90	\$508,438.17	\$417.89	\$457,594.36	\$762,657.26	\$557.19	\$610,125.81	\$1,016,876.35
23	\$292.53	\$320,316.05	\$533,860.08	\$438.79	\$480,474.07	\$800,790.12	\$585.05	\$640,632.10	\$1,067,720.16
24	\$307.15	\$336,331.85	\$560,553.09	\$460.73	\$504,497.78	\$840,829.63	\$614.30	\$672,663.70	\$1,121,106.17
25	\$322.51	\$353,148.44	\$588,580.74	\$483.76	\$529,722.67	\$882,871.11	\$645.02	\$706,296.89	\$1,177,161.48
26	\$338.64	\$370,805.87	\$618,009.78	\$507.95	\$556,208.80	\$927,014.67	\$677.27	\$741,611.73	\$1,236,019.55
27	\$355.57	\$389,346.16	\$648,910.27	\$533.35	\$584,019.24	\$973,365.40	\$711.13	\$778,692.32	\$1,297,820.53
28	\$373.35	\$408,813.47	\$681,355.78	\$560.02	\$613,220.20	\$1,022,033.67	\$746.69	\$817,626.93	\$1,362,711.56
29	\$392.01	\$429,254.14	\$715,423.57	\$588.02	\$643,881.21	\$1,073,135.35	\$784.03	\$858,508.28	\$1,430,847.14
30	\$411.61	\$450,716.85	\$751,194.75	\$617.42	\$676,075.27	\$1,126,792.12	\$823.23	\$901,433.70	\$1,502,389.49

*your premium is subject to a class rate increase, which means it can only go up on an entire class, not just on you personally