



Short-Term Home Health Care Insurance

Agent Rates

FOR AGENT USE ONLY

UNDERWRITTEN BY:

United National Life Insurance Company of America (UNL)
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UNT523
PENNSYLVANIA

United National Life Insurance Company
Home Health Care
Rate Calculation Worksheet

Step 1. Determine rates for Applicant's age

Plan

- ☐ Option A
☐ Option B
☐ Option C \$_____

Determine rates for Spouse's age

Plan

- ☐ Option A
☐ Option B
☐ Option C \$_____

Step 2. Find your \$3,500 Caregiver Rate \$_____

Find your \$3,500 Caregiver Rate \$_____

Step 3. Add Base + Caregiver Rate \$_____

Add Base + Caregiver Rate \$_____

Step 4. **Choose optional benefits**
Applicant 1

Ambulance Rider

(Maximum issue age is 80)

☐ Modal Premium \$_____

Choose optional benefits
Applicant 2

Ambulance Rider

(Maximum issue age is 80)

☐ Modal Premium \$_____

Step 5. SUBTOTAL Base and Riders, All Applicants (Add total of steps 3-4 for both applicants) \$_____

Step 6. Mode Factor* (Annual 1.0, Semi-Annual 0.50, Quarterly 0.25, Monthly Bank Draft 0.08333). _____ . _____ Mode Factor

Step 7. Total Modal Premium* – (Multiply Step 5 by Step 6)

\$_____

* If monthly rates are used, stop at Step 5.

SHORT-TERM HOME HEALTH CARE

STEP 1: BASE PLAN MONTHLY RATES

(Includes \$1.67 monthly policy fee)

Home Health Care Daily Benefit Options			
Attained Age*	Option A \$150 Daily Max	Option B \$300 Daily Max	Option C \$450 Daily Max
61-64	\$21.09	\$40.51	\$61.43
65-70	\$24.54	\$47.41	\$72.51
71-75	\$32.85	\$64.03	\$99.43
76-80	\$43.48	\$85.30	\$136.15
81-85	\$57.26	\$112.85	\$183.88

*Base Plan Rates are Attained Age and Increase to the next age band your client ages into.

STEP 2: FIND YOUR MONTHLY \$3,500 CAREGIVER RATES

Caregiver Rates are Issue Age and do NOT increase as your client ages.

Caregiver Monthly Rates			
Issue Age	Monthly	Issue Age	Monthly
61	\$4.51	73	\$10.66
62	\$4.81	74	\$11.40
63	\$5.16	75	\$12.13
64	\$5.53	76	\$12.89
65	\$5.94	77	\$13.63
66	\$6.39	78	\$14.36
67	\$6.88	79	\$15.09
68	\$7.42	80	\$15.59
69	\$8.01	81	\$16.23
70	\$8.62	82	\$16.83
71	\$9.26	83	\$17.40
72	\$9.95	84+	\$17.95

STEP 3: ADD STEP 1 + 2 TO DETERMINE YOUR BASE RATE.

STEP 4: MONTHLY RIDER RATES (IF CHOSEN)

Ambulance Rider	
Issue Age	Premium
61 - 69	\$3.08
70 - 80	\$4.83

SHORT-TERM HOME HEALTH CARE

STEP 1: BASE PLAN ANNUAL RATES

(Includes \$20.00 annual policy fee)

Home Health Care Daily Benefit Options			
Attained Age*	Option A \$150 Daily Max	Option B \$300 Daily Max	Option C \$450 Daily Max
61-64	\$253.03	\$486.06	\$737.15
65-70	\$294.45	\$568.90	\$870.07
71-75	\$394.15	\$768.30	\$1,193.13
76-80	\$521.80	\$1,023.60	\$1,633.78
81-85	\$687.12	\$1,354.24	\$2,206.60

*Base Plan Rates are Attained Age and Increase to the next age band your client ages into.

STEP 2: FIND YOUR ANNUAL \$3,500 CAREGIVER RATES

Caregiver Rates are Issue Age and do NOT increase as your client ages.

Caregiver Annual Rates			
Issue Age	Annual	Issue Age	Annual
61	\$54.08	73	\$127.93
62	\$57.75	74	\$136.85
63	\$61.95	75	\$145.60
64	\$66.33	76	\$154.70
65	\$71.23	77	\$163.63
66	\$76.65	78	\$172.38
67	\$82.60	79	\$181.13
68	\$89.08	80	\$187.08
69	\$96.08	81	\$194.78
70	\$103.43	82	\$201.95
71	\$111.13	83	\$208.78
72	\$119.35	84+	\$215.43

STEP 3: ADD STEP 1 + 2 TO DETERMINE YOUR BASE RATE.

STEP 4: ANNUAL RIDER RATES (IF CHOSEN)

Ambulance Rider	
Issue Age	Premium
61 - 69	\$37.00
70 - 80	\$58.00

Mode Factors	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000