



# Short-Term Home Health Care Insurance

## *Agent Rates*

*FOR AGENT USE ONLY*

**UNDERWRITTEN BY:**

United National Life Insurance Company of America (UNL)  
P.O. Box 1154 • Glenview, IL 60025-1154 • (800) 207-8050

UNT517  
IDAHO

# 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	Option B	Option C
	\$150 Daily Max	\$300 Daily Max	\$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

## 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 APPLICABLE)

### Accident & Sickness Hospitalization Rider-Monthly Rates

Attained Age	\$100 Benefit/ Ages 61-85		\$200 Benefit/ Ages 61-85		\$300 Benefit/ Ages 61-85	
	3 DAY	6 DAY	3 DAY	6 DAY	3 DAY	6 DAY
61 - 64	\$6.07	\$7.86	\$12.15	\$15.72	\$18.22	\$23.57
65 - 70	\$6.36	\$8.52	\$12.72	\$17.03	\$19.07	\$25.55
71 - 75	\$7.57	\$10.25	\$15.13	\$20.50	\$22.70	\$30.75
76 - 80	\$9.64	\$13.15	\$19.28	\$26.30	\$28.92	\$39.45
81 - 85	\$11.51	\$15.89	\$23.02	\$31.78	\$34.52	\$47.67

### Critical Accident Rider-Monthly Rates

Issue Age	Female		Male	
	\$5,000	\$10,000	\$5,000	\$10,000
61 - 64	\$2.46	\$4.92	\$1.79	\$3.58
65 - 69	\$3.25	\$6.50	\$2.29	\$4.58
70 - 74	\$4.46	\$8.92	\$3.08	\$6.17
75 - 79	\$6.21	\$12.42	\$4.42	\$8.83
80 - 84	\$8.67	\$17.33	\$6.62	\$13.25
85	\$11.33	\$22.67	\$9.42	\$18.83

### Ambulance Rider

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

### Return of Premium Rate Factor

Issue Ages	
60-64	0.45
65-69	0.60
70-75	0.80

# 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	Option B	Option C
	\$150 Daily Max	\$300 Daily Max	\$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

## 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 APPLICABLE)

Accident & Sickness Hospitalization Rider-Annual Rates						
Attained Age	\$100 Benefit/ Ages 61-85		\$200 Benefit/ Ages 61-85		\$300 Benefit/ Ages 61-85	
	3 DAY	6 DAY	3 DAY	6 DAY	3 DAY	6 DAY
61 - 64	\$72.90	\$94.30	\$145.80	\$188.60	\$218.70	\$282.90
65 - 70	\$76.30	\$102.20	\$152.60	\$204.40	\$228.90	\$306.60
71 - 75	\$90.80	\$123.00	\$181.60	\$246.00	\$272.40	\$369.00
76 - 80	\$115.70	\$157.80	\$231.40	\$315.60	\$347.10	\$473.40
81 - 85	\$138.10	\$190.70	\$276.20	\$381.40	\$414.30	\$572.10

Critical Accident Rider-Annual Rates				
Issue Age	Female		Male	
	\$5,000	\$10,000	\$5,000	\$10,000
61 - 64	\$29.50	\$59.00	\$21.50	\$43.00
65 - 69	\$39.00	\$78.00	\$27.50	\$55.00
70 - 74	\$53.50	\$107.00	\$37.00	\$74.00
75 - 79	\$74.50	\$149.00	\$53.00	\$106.00
80 - 84	\$104.00	\$208.00	\$79.50	\$159.00
85	\$136.00	\$272.00	\$113.00	\$226.00

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

Return of Premium Rate Factor	
Issue Ages	
60-64	0.45
65-69	0.60
70-75	0.80

Mode Factors	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000