

Rate Guide



Protection SeriesSM – Recovery Care Insurance Plans

Continental Life Insurance Company
of Brentwood, Tennessee
An Aetna Company



Recovery Care Insurance Plans

- Helps to pay for out-of-pocket costs for medical expenses in case of an accident or illness that requires assistance and care during recovery
- Gives you the freedom to choose how you want to recover and where
- Peace of mind protection
- Protect your savings
- Choice of options
- Can offset the cost of deductibles, co-pays, and unexpected expenses not covered by your other insurance plans
- Paid in addition to any other health care coverage
- Benefits paid directly to you or a medical provider that you designate
- Commitment to personalized customer service from Continental Life Insurance Company of Brentwood, Tennessee, an Aetna Company
- Member website with easy sign-up and login from aetnaseniorproducts.com

Daily Nursing Facility Benefit per \$10/day Annual Rates

Issue Age	90 Day Benefit Period			180 Day Benefit Period		
	Waiting Period			Waiting Period		
	0 Day	20 Day	100 Day	0 Day	20 Day	100 Day
50	\$8.45	\$7.30	\$3.55	\$14.20	\$13.20	\$3.80
51	\$8.60	\$7.45	\$3.60	\$14.50	\$13.45	\$4.40
52	\$8.80	\$7.60	\$3.70	\$14.80	\$13.70	\$5.00
53	\$9.00	\$7.75	\$3.80	\$15.10	\$13.95	\$5.60
54	\$9.15	\$7.90	\$3.85	\$15.40	\$14.20	\$6.20
55	\$9.35	\$8.00	\$3.95	\$15.70	\$14.50	\$6.80
56	\$9.50	\$8.15	\$4.00	\$16.00	\$14.75	\$7.40
57	\$9.70	\$8.30	\$4.10	\$16.30	\$15.00	\$8.00
58	\$10.85	\$9.10	\$4.55	\$17.90	\$16.40	\$9.10
59	\$12.00	\$9.90	\$5.00	\$19.45	\$17.85	\$10.20
60	\$13.20	\$10.70	\$5.50	\$21.05	\$19.25	\$11.30
61	\$14.35	\$11.50	\$5.95	\$22.60	\$20.70	\$12.40
62	\$15.50	\$12.30	\$6.40	\$24.20	\$22.10	\$13.50
63	\$17.05	\$13.90	\$7.30	\$27.25	\$24.95	\$15.30
64	\$18.60	\$15.45	\$8.15	\$30.30	\$27.80	\$17.10
65	\$20.10	\$17.05	\$9.05	\$33.30	\$30.70	\$18.90
66	\$21.65	\$18.60	\$9.90	\$36.35	\$33.55	\$20.70
67	\$23.20	\$20.20	\$10.80	\$39.40	\$36.40	\$22.50
68	\$26.05	\$22.60	\$12.10	\$44.15	\$40.85	\$25.40
69	\$28.90	\$24.95	\$13.45	\$48.90	\$45.30	\$28.30
70	\$31.70	\$27.35	\$14.75	\$53.60	\$49.70	\$31.20
71	\$34.55	\$29.70	\$16.10	\$58.35	\$54.15	\$34.10
72	\$37.40	\$32.10	\$17.40	\$63.10	\$58.60	\$37.00
73	\$41.05	\$35.30	\$19.10	\$69.45	\$64.25	\$40.40
74	\$44.70	\$38.45	\$20.75	\$75.80	\$69.90	\$43.80
75	\$48.30	\$41.65	\$22.45	\$82.20	\$75.60	\$47.20
76	\$51.95	\$44.80	\$24.10	\$88.55	\$81.25	\$50.60
77	\$55.60	\$48.00	\$25.80	\$94.90	\$86.90	\$54.00
78	\$59.85	\$51.75	\$27.30	\$102.20	\$93.75	\$57.60
79	\$64.10	\$55.50	\$28.80	\$109.45	\$100.60	\$61.20
80	\$68.30	\$59.20	\$30.30	\$116.75	\$107.50	\$64.80
81	\$72.55	\$62.95	\$31.80	\$124.00	\$114.35	\$68.40
82	\$76.80	\$66.70	\$33.30	\$131.30	\$121.20	\$72.00
83	\$81.65	\$70.75	\$34.30	\$139.40	\$128.80	\$73.60
84	\$86.50	\$74.80	\$35.35	\$147.45	\$136.35	\$75.20
85	\$91.30	\$78.80	\$36.35	\$155.55	\$143.95	\$76.80
86	\$96.15	\$82.85	\$37.40	\$163.60	\$151.50	\$78.40
87	\$101.00	\$86.90	\$38.40	\$171.70	\$159.10	\$80.00
88	\$105.85	\$90.95	\$39.40	\$179.80	\$166.70	\$81.60
89	\$110.70	\$95.00	\$40.45	\$187.85	\$174.25	\$83.20

Daily Nursing Facility Benefit per \$10/day Annual Rates

Issue Age	270 Day Benefit Period			360 Day Benefit Period		
	Waiting Period			Waiting Period		
	0 Day	20 Day	100 Day	0 Day	20 Day	100 Day
50	\$19.40	\$18.45	\$5.05	\$23.70	\$22.75	\$6.70
51	\$19.80	\$18.80	\$6.00	\$24.20	\$23.20	\$7.85
52	\$20.20	\$19.20	\$6.90	\$24.70	\$23.70	\$9.00
53	\$20.60	\$19.60	\$7.80	\$25.20	\$24.20	\$10.15
54	\$21.00	\$19.95	\$8.75	\$25.70	\$24.65	\$11.30
55	\$21.40	\$20.35	\$9.65	\$26.20	\$25.15	\$12.40
56	\$21.80	\$20.70	\$10.60	\$26.70	\$25.60	\$13.55
57	\$22.20	\$21.10	\$11.50	\$27.20	\$26.10	\$14.70
58	\$24.30	\$22.95	\$13.10	\$29.75	\$28.55	\$16.75
59	\$26.45	\$24.80	\$14.70	\$32.30	\$31.00	\$18.80
60	\$28.55	\$26.60	\$16.30	\$34.80	\$33.50	\$20.90
61	\$30.70	\$28.45	\$17.90	\$37.35	\$35.95	\$22.95
62	\$32.80	\$30.30	\$19.50	\$39.90	\$38.40	\$25.00
63	\$36.85	\$34.35	\$22.10	\$45.05	\$43.35	\$28.50
64	\$40.90	\$38.40	\$24.70	\$50.20	\$48.30	\$32.00
65	\$44.90	\$42.40	\$27.30	\$55.40	\$53.20	\$35.50
66	\$48.95	\$46.45	\$29.90	\$60.55	\$58.15	\$39.00
67	\$53.00	\$50.50	\$32.50	\$65.70	\$63.10	\$42.50
68	\$59.45	\$56.55	\$36.60	\$73.55	\$70.70	\$47.60
69	\$65.90	\$62.60	\$40.70	\$81.40	\$78.25	\$52.70
70	\$72.40	\$68.70	\$44.80	\$89.30	\$85.85	\$57.80
71	\$78.85	\$74.75	\$48.90	\$97.15	\$93.40	\$62.90
72	\$85.30	\$80.80	\$53.00	\$105.00	\$101.00	\$68.00
73	\$94.00	\$88.90	\$57.90	\$115.30	\$110.80	\$74.40
74	\$102.70	\$96.95	\$62.80	\$125.65	\$120.60	\$80.80
75	\$111.40	\$105.05	\$67.70	\$135.95	\$130.40	\$87.20
76	\$120.10	\$113.10	\$72.60	\$146.30	\$140.20	\$93.60
77	\$128.80	\$121.20	\$77.50	\$156.60	\$150.00	\$100.00
78	\$137.90	\$130.30	\$82.20	\$168.70	\$161.40	\$106.00
79	\$146.95	\$139.40	\$86.90	\$180.85	\$172.85	\$112.00
80	\$156.05	\$148.50	\$91.60	\$192.95	\$184.25	\$118.00
81	\$165.10	\$157.60	\$96.30	\$205.10	\$195.70	\$124.00
82	\$174.20	\$166.70	\$101.00	\$217.20	\$207.10	\$130.00
83	\$185.80	\$177.80	\$103.80	\$230.60	\$220.20	\$133.80
84	\$197.45	\$188.90	\$106.60	\$244.00	\$233.35	\$137.60
85	\$209.05	\$200.00	\$109.40	\$257.40	\$246.45	\$141.40
86	\$220.70	\$211.10	\$112.20	\$270.80	\$259.60	\$145.20
87	\$232.30	\$222.20	\$115.00	\$284.20	\$272.70	\$149.00
88	\$243.90	\$233.30	\$117.80	\$297.60	\$285.80	\$152.80
89	\$255.55	\$244.40	\$120.60	\$311.00	\$298.95	\$156.60

Daily Hospital Benefit Annual Rates

Per \$10/day	
Issue Age	Amount
50-54	\$13.00
55-59	\$15.60
60-64	\$18.80
65-69	\$23.50
70-74	\$30.20
75-79	\$38.10
80-84	\$44.80
85-89	\$49.00

Home Care Rider per \$150/week Annual Rates

Issue Age	Benefit Period		
	13 Weeks	26 Weeks	52 Weeks
50	\$19.00	\$33.40	\$52.30
51	\$19.40	\$34.10	\$53.40
52	\$19.80	\$34.80	\$54.50
53	\$20.20	\$35.50	\$55.60
54	\$20.60	\$36.20	\$56.70
55	\$21.00	\$36.90	\$57.80
56	\$21.40	\$37.60	\$58.90
57	\$21.80	\$38.30	\$60.00
58	\$23.45	\$41.25	\$64.35
59	\$25.10	\$44.20	\$68.70
60	\$26.80	\$47.10	\$73.10
61	\$28.45	\$50.05	\$77.45
62	\$30.10	\$53.00	\$81.80
63	\$33.20	\$58.15	\$90.00
64	\$36.30	\$63.30	\$98.15
65	\$39.40	\$68.50	\$106.35
66	\$42.50	\$73.65	\$114.50
67	\$45.60	\$78.80	\$122.70
68	\$49.90	\$86.40	\$133.60
69	\$54.20	\$93.95	\$144.55
70	\$58.50	\$101.55	\$155.45
71	\$62.80	\$109.10	\$166.40
72	\$67.10	\$116.70	\$177.30
73	\$72.95	\$126.10	\$191.20
74	\$78.80	\$135.45	\$205.15
75	\$84.70	\$144.85	\$219.05
76	\$90.55	\$154.20	\$233.00
77	\$96.40	\$163.60	\$246.90
78	\$102.95	\$175.70	\$264.20
79	\$109.50	\$187.85	\$281.45
80	\$116.00	\$199.95	\$298.75
81	\$122.55	\$212.10	\$316.00
82	\$129.10	\$224.20	\$333.30
83	\$136.00	\$234.80	\$349.95
84	\$142.90	\$245.40	\$366.60
85	\$149.80	\$256.00	\$383.30
86	\$156.70	\$266.60	\$399.95
87	\$163.60	\$277.20	\$416.60
88	\$170.50	\$287.80	\$433.25
89	\$177.40	\$298.40	\$449.90

Calculating rates

Modal premium = (A + B + C) x modal factor
(rounded to the nearest penny)

- A** = number of units of base Daily Nursing Facility benefit x annual premium per \$10/day
- B** = number of units of base Daily Hospital benefit x annual premium per \$10/day
- C** = number of units of Home Care benefit rider x annual premium per \$150/week

Modal factors

Annual	1.0
Semi-annual.....	0.52
Quarterly	0.265
Monthly.....	0.08333

Example

- Issue Age of applicant: 72
- Buying \$100 per day of Daily Nursing Facility benefit (180 day benefit period, 20 day waiting), \$50 Daily Hospital benefit, and \$750 Home Care benefit (13 weeks)
- Monthly payment mode

A - 10 units x \$58.60 = \$586.00
B - 5 units x \$30.20 = \$151.00
C - 5 units x \$67.10 = \$335.50

Total = \$1072.50
(annual premium)

Modal premium = \$1072.50 x 0.08333 (monthly) =
\$ 89.37 (monthly premium)

Need help?

Contact the Agent Services team at **800-264-4000**, or go to **aetnaseniorproducts.com** (agent side).

Our commitment to you

Continental Life Insurance Company of Brentwood, Tennessee, an Aetna company headquartered in the Nashville, Tennessee area, has an unwavering commitment to providing the best service possible, quick claims payment, quality products with solid financial backing, and friendly associates with extensive knowledge and experience to help with your insurance needs. For over 33 years, policyholders have relied on our company to be there when they need us. We take those obligations very seriously and everything we do is focused on fulfilling our commitments in a timely, hassle-free manner – so you can have the best experience possible.

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