

Union Security Insurance Company
Actuarial Memorandum for Inforce Rate Increase – 6060 Policy Series
September 23, 2019

<u>Product Name</u>	<u>Form Number</u>	<u>Issue Date Range</u>
Comprehensive TQ	6062-MD	Nov 1999 - Nov 2002
Comprehensive Enhanced TQ	6063-MD	Oct 1999 - Mar 2003

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned policy series forms and their associated riders. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

Union Security Insurance Company, formerly known as Fortis Benefits Insurance Company, was a subsidiary of Fortis, Inc. in 2000, when John Hancock Life Insurance Company entered into a 100% coinsurance arrangement with Fortis Inc. Through this coinsurance arrangement, John Hancock assumed the administration and servicing, the financial risk, and responsibility for paying claims and maintaining sufficient reserves for these policies.

2. Benefit Description(s)

A brief policy description for each of the policy forms:

6062-MD

Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in an assisted living facility, the maximum daily amount is 80% of the nursing home maximum daily amount. For care received in a community setting, the maximum daily amount is 50% or 80% of the nursing home maximum daily amount, as elected at issue.

The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence. For the non-tax-qualified form 6072, the benefit trigger includes personal assistance due to illness or injury for facility care.

Premiums are waived after the insured has met the elimination period and is receiving nursing home or assisted living facility benefits and will continue to be waived until the insured stops receiving such benefits. Premiums are permanently waived after 120 consecutive days in a nursing facility.

6063-MD

Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting, the maximum daily amount is 80% or 100% of the nursing home maximum daily amount, as elected at issue. These forms also include restoration of benefits, and a survivorship benefit.

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The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence. For the non-tax-qualified form 6073, the benefit trigger includes personal assistance due to illness or injury for facility care.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits. Premiums are permanently waived after 120 consecutive days in a nursing facility.

All forms include riders offering the insured an option to purchase Automatic Inflation Coverage of 5% on a Simple Inflation or Compounded Inflation basis.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

5. Actuarial Assumptions

[REDACTED]

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

7. Marketing Method

This product was typically marketed through general agencies, brokers, and wholesale arrangements.

8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

9. Premium Classes

The base policy premium rates vary by issue age, benefit period, inflation option, home health care maximum benefit percentage, and underwriting class, as in the initial rate filing.

All premium factors related to the insured elected benefit design options or any eligible discount remain unchanged from the initial rate filing.

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10. Premium Modalization Rules

Frequency	Multiple of Annual Premium
Semiannual	0.51
Quarterly	0.26
Monthly	0.088

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per premium-paying policy before and after the requested increase.

Form	Nationwide	Maryland	
	before the rate increase	before the rate increase	after the 15% capped rate increase
6062-MD	1,860	2,000	2,300
6063-MD	2,090	2,070	2,381

14. Number of Policyholders

The table below summarizes, as of 12/31/2017, the number of premium-paying policies inforce and their 2017 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	Annualized Premium
6062-MD	18	35,985
6063-MD	403	835,651

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2017 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2017 have also been allocated to the calendar year of incurral and included in historic incurred claims.

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16. Analysis Performed

Original Pricing Assumptions

[REDACTED]

Recent Experience

As part of the inforce management of the business, the Company monitors the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2013 rate increase filings. In general claims, particularly at higher ages, continue to last longer than expected, lapses are lower than expected, and a higher percentage of claim terminations are due to recoveries (as opposed to death than expected).

The following tables show in aggregate how our new assumptions (Expected compare to actual experience, where actual experience includes all Time Insurance II and Union Security data:

Morbidity

Experience period: Inception through 9/30/2014.

Duration 10+ are used for incidence, duration 5+ for claim termination, and all durations for utilization. The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	97%
4-6	95%
7-9	101%
10+	100%
Total	100%

Claim Terminations

Benefit Period	A/E
<10 years	100%
10+ years	101%
Total	100%

Utilization

Inflation	A/E
None / GPO	100%
Simple	100%
Compound	102%
Total	101%

Voluntary Lapses

Experience period: 12/31/2009-12/31/2014

Duration	A/E by Amount
6-10	79%
11-16	109%
16+	105%
Total	103%

Maryland

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Note that the lapse study removed all policies which had undergone prior rate increases except for the 2008 re-rate policies which are now allowed to re-enter the study after their first year since re-rate, provided they have not subsequently received another rate increase.

Mortality

Experience period: 12/31/2009-12/31/2014

Duration	A/E by Amount
6-10	104%
11-15	98%
16+	97%
Total	98%

17. Requested Rate Increase

The Company is requesting a flat rate increase of 15% to comply with the 15% maximum allowable annual increase per Maryland regulations.

The Company originally requested a flat rate increase of 245.0%.

Rate increases were derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming all prior rate increase requests were approved in full and within three months of the original filing date. In 2013 we certified to a lifetime loss ratio of 93.7% using nationwide data for the 4060s and 6060s policy series. For the 2016 Rate Filing, we are not combining data and are determining rate increases for Time Insurance II and Union Security Insurance separately. As such, we have restated the 2013 certified loss ratios and the new target loss ratio for Union Security Insurance is 91.3%. We then determined the amount of rate increase (29.5%) that would be needed in order to revert to the restated lifetime loss ratio certified to in the 2013 inforce rate increase filing for this form.
2. Rate increases were adjusted to account for unapproved rate increases initially requested in our 2013 inforce rate filings (SERFF Tracking No. MULF-129539099). Your state approved a flat 15% rate increase for all policyholders on July 16, 2015. After taking the unapproved amounts into account, the rate increase for the forms listed in this memo is a flat 245.0%. The lifetime loss ratio targeted after the proposed rate increase is 94.1%.
3. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of Exhibit 1 where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

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4. As per the request of the Maryland Department of Insurance, the rate increase has been capped at 15.0% with the understanding that the Company intends to pursue additional rate increases on an annual basis until the present value of the ultimate rate increases and our target loss ratio (94.1%) based on the full one-time increase are achieved. Due to the delayed implementation, the ultimate rate increases will be greater than the required full one-time rate increase of 245.0%.

Note that in **Appendix A** we reflect the proposed premium rates both with and without any additional cost as we believe any cost due to delayed implementation should not be subject to the new business rate restrictions.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing.

Please note that the actual rates implemented may vary slightly from those in Appendix B1 due to implementation rounding algorithms.

Exhibit 1 contains nationwide past premium and claims experience as well as future premium and claim projections. It illustrates that the anticipated lifetime loss ratio with the requested rate increase is 94.1% which is higher than the target loss ratio due to new business rate cap restrictions. The loss ratio is well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 71.1%. The lifetime loss ratio as of 12/31/2017 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

Exhibit 1 also contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

18. History of previous rate revisions

A 15.0% rate increase on these policy forms was accepted by your state on November 10, 2009.

A 15.0% rate increase on these policy forms was accepted by your state on January 15, 2013.

A 15.0% rate increase on these policy forms was accepted by your state on July 16, 2015.

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19. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior approved rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 18). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be re-filing for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

20. Past Losses Testing

Preventing companies from recouping past losses was the subject of a discussion by the NAIC in late 2013. The accepted methodology which was incorporated into the 2014 Long Term Care Model Regulation defines past losses as actual past claims less expected past claims when determining loss ratio compliance. Expected past claims are defined as the following:

“Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase [regardless of whether or not the rate increase is approved]. Expected claims are calculated for each calendar year based on the in-force at the beginning of the calendar year. Expected claims shall include margins for moderately adverse experience; either amounts included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing.”

We apply this methodology in **Exhibit 1A**. The ‘Adjusted Expected Incurred Claims’ are initially calculated by applying the original pricing durational loss ratio to the actual earned premium in a given calendar year. Later, in years in which and after which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed.

The accumulated value of the Adjusted Expected Incurred Claims is compared to the accumulated value of Actual Incurred Claims. The lesser of the Adjusted Expected Incurred Claims or Actual Incurred Claims is used for past claims when ensuring that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1A**.

21. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 90 day policyholder notification period. The assumed effective date used to calculate the rate increase is 8/1/2017 as we do not want to charge policyholders for the company’s delay in filing.

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22. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:


- a) the assumptions on which this certification is based;
- b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
- c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
- d) disclosure of the manner, if any, in which reserves have been recognized.

In my opinion, the rate increase proposed in this filing will enhance premium adequacy, but further rate actions are necessary, and we will be filing for those in the future.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



Katherine A Gillis, FSA, MAAA
Actuary, Long Term Care Inforce Management
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Fortis 6060-6073 (Including 4062-NY and 4063-NY)

Calendar Year	Original Assumptions			Historical & Projected Experience											
	Incurred Claims	Earned Premium	Incurred Loss Ratio	Before Proposed Increase			With Full One-Time Rate Increase			With 15% Capped Rate Increase					
				Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio			
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1991	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1992	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1993	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1994	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1995	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1996	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1997	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1998	164,709	1,731,260	10%	-	1,775,345	0%	-	1,775,345	0%	-	1,775,345	0%	-	1,775,345	0%
1999	1,879,681	20,060,909	9%	227,568	20,498,021	1%	227,568	20,498,021	1%	227,568	20,498,021	1%	227,568	20,498,021	1%
2000	4,651,020	45,173,421	10%	448,377	47,104,386	1%	448,377	47,104,386	1%	448,377	47,104,386	1%	448,377	47,104,386	1%
2001	7,745,621	63,229,147	12%	3,799,859	68,042,640	6%	3,799,859	68,042,640	6%	3,799,859	68,042,640	6%	3,799,859	68,042,640	6%
2002	10,446,822	66,081,455	16%	6,360,070	74,710,719	9%	6,360,070	74,710,719	9%	6,360,070	74,710,719	9%	6,360,070	74,710,719	9%
2003	12,985,873	62,648,160	21%	12,172,158	75,193,694	16%	12,172,158	75,193,694	16%	12,172,158	75,193,694	16%	12,172,158	75,193,694	16%
2004	15,345,145	58,528,892	26%	11,948,855	74,619,903	16%	11,948,855	74,619,903	16%	11,948,855	74,619,903	16%	11,948,855	74,619,903	16%
2005	17,469,295	54,948,776	32%	17,345,127	74,301,437	23%	17,345,127	74,301,437	23%	17,345,127	74,301,437	23%	17,345,127	74,301,437	23%
Historical Experience 2006	19,310,101	51,717,673	37%	20,823,404	73,911,235	28%	20,823,404	73,911,235	28%	20,823,404	73,911,235	28%	20,823,404	73,911,235	28%
2007	20,948,863	48,698,610	43%	28,861,843	73,573,884	39%	28,861,843	73,573,884	39%	28,861,843	73,573,884	39%	28,861,843	73,573,884	39%
2008	22,491,129	45,817,812	49%	41,272,560	73,019,259	57%	41,272,560	73,019,259	57%	41,272,560	73,019,259	57%	41,272,560	73,019,259	57%
2009	24,027,681	43,048,514	56%	51,438,199	71,945,186	71%	51,438,199	71,945,186	71%	51,438,199	71,945,186	71%	51,438,199	71,945,186	71%
2010	25,575,031	40,372,567	63%	57,850,651	73,482,957	79%	57,850,651	73,482,957	79%	57,850,651	73,482,957	79%	57,850,651	73,482,957	79%
2011	27,128,872	37,773,441	72%	69,469,570	78,775,026	88%	69,469,570	78,775,026	88%	69,469,570	78,775,026	88%	69,469,570	78,775,026	88%
2012	28,672,937	35,245,944	81%	70,803,295	72,419,661	98%	70,803,295	72,419,661	98%	70,803,295	72,419,661	98%	70,803,295	72,419,661	98%
2013	30,197,293	32,790,100	92%	82,636,908	65,395,773	126%	82,636,908	65,395,773	126%	82,636,908	65,395,773	126%	82,636,908	65,395,773	126%
2014	31,687,185	30,412,170	104%	81,842,039	67,933,525	120%	81,842,039	67,933,525	120%	81,842,039	67,933,525	120%	81,842,039	67,933,525	120%
2015	33,112,954	28,127,643	118%	102,604,581	70,185,438	146%	102,604,581	70,185,438	146%	102,604,581	70,185,438	146%	102,604,581	70,185,438	146%
2016	34,450,372	25,945,435	133%	120,451,437	69,601,185	173%	120,451,437	69,601,185	173%	120,451,437	69,601,185	173%	120,451,437	69,601,185	173%
2017	35,681,329	23,859,088	150%	119,473,492	62,528,675	191%	119,473,492	62,528,675	191%	119,473,492	62,528,675	191%	119,473,492	62,528,675	191%
2018	36,791,960	21,856,121	168%	121,428,056	57,540,453	211%	121,890,599	174,517,306	70%	121,456,378	64,703,041	188%	121,456,378	64,703,041	188%
2019	37,764,880	19,934,009	189%	131,907,711	54,526,402	242%	131,150,492	184,033,274	71%	129,182,643	61,348,923	211%	129,182,643	61,348,923	211%
2020	38,568,744	18,095,301	213%	140,620,906	51,439,960	273%	135,193,448	166,552,959	81%	132,178,546	55,521,724	238%	132,178,546	55,521,724	238%
2021	39,186,320	16,346,176	240%	147,779,016	48,287,782	306%	142,650,640	156,202,661	91%	138,822,098	52,071,372	267%	138,822,098	52,071,372	267%
2022	39,609,154	14,692,066	270%	154,683,689	45,098,661	343%	149,711,601	145,886,402	103%	145,332,519	48,632,367	299%	145,332,519	48,632,367	299%
2023	39,822,792	13,136,798	303%	161,907,300	41,900,890	386%	156,846,879	135,542,162	116%	152,128,246	45,184,034	337%	152,128,246	45,184,034	337%
2024	39,812,410	11,682,313	341%	168,337,063	38,713,093	435%	163,060,299	125,230,190	130%	158,168,715	41,746,458	379%	158,168,715	41,746,458	379%
2025	39,556,334	10,329,544	383%	172,560,182	35,554,870	485%	167,069,907	115,013,881	145%	162,131,771	38,340,771	423%	162,131,771	38,340,771	423%
2026	39,059,150	9,080,451	430%	174,682,123	32,456,616	538%	168,988,624	104,991,563	161%	164,117,166	34,999,754	469%	164,117,166	34,999,754	469%
2027	38,319,871	7,934,324	483%	174,583,920	29,451,945	593%	168,741,563	95,271,972	177%	164,015,591	31,759,653	516%	164,015,591	31,759,653	516%
2028	37,333,327	6,888,425	542%	173,795,768	26,564,442	654%	167,817,056	85,931,395	195%	163,265,185	28,645,899	570%	163,265,185	28,645,899	570%
2029	36,096,143	5,940,119	608%	173,010,946	23,803,149	727%	166,887,122	76,999,087	217%	162,517,379	25,668,244	633%	162,517,379	25,668,244	633%
2030	34,618,415	5,086,715	681%	170,860,635	21,183,057	807%	164,656,585	68,523,542	240%	160,487,917	22,842,856	703%	160,487,917	22,842,856	703%
2031	32,943,902	4,325,909	762%	166,901,317	18,724,816	891%	160,692,679	60,571,554	265%	156,759,880	20,191,999	776%	156,759,880	20,191,999	776%
2032	31,107,598	3,654,411	851%	160,000,347	16,447,975	973%	153,939,775	53,206,365	289%	150,271,582	17,736,756	847%	150,271,582	17,736,756	847%
2033	29,127,984	3,065,468	950%	150,657,501	14,361,622	1049%	144,888,517	46,457,374	312%	141,493,009	15,486,927	914%	141,493,009	15,486,927	914%
2034	27,012,976	2,550,937	1059%	140,688,095	12,462,753	1129%	135,251,175	40,314,861	335%	132,127,000	13,439,272	983%	132,127,000	13,439,272	983%
2035	24,786,348	2,104,565	1178%	131,397,738	10,742,165	1223%	126,250,681	34,749,055	363%	123,397,741	11,583,868	1068%	123,397,741	11,583,868	1068%
2036	22,511,945	1,722,441	1307%	122,021,133	9,193,575	1327%	117,165,481	29,739,634	394%	114,587,373	9,913,938	1156%	114,587,373	9,913,938	1156%
2037	20,248,229	1,399,672	1447%	111,198,958	7,813,915	1423%	106,724,889	25,276,670	422%	104,421,501	8,426,174	1239%	104,421,501	8,426,174	1239%
2038	18,022,902	1,128,860	1597%	99,533,161	6,598,395	1508%	95,502,860	21,344,672	447%	93,465,154	7,115,412	1314%	93,465,154	7,115,412	1314%
2039	15,805,083	902,984	1750%	88,722,742	5,536,853	1602%	85,099,995	17,910,767	475%	83,311,940	5,970,693	1395%	83,311,940	5,970,693	1395%
2040	13,606,822	716,317	1900%	79,524,672	4,615,640	1723%	76,230,658	14,930,800	511%	74,671,951	4,977,298	1500%	74,671,951	4,977,298	1500%
2041	11,488,390	563,479	2039%	71,022,102	3,821,430	1859%	68,034,763	12,361,668	550%	66,685,435	4,120,858	1618%	66,685,435	4,120,858	1618%
2042	9,525,727	438,900	2170%	62,788,075	3,142,862	1988%	60,111,116	10,166,618	591%	58,951,982	3,389,121	1739%	58,951,982	3,389,121	1739%
2043	7,735,357	338,114	2288%	55,004,936	2,568,763	2141%	52,630,467	8,309,505	633%	51,642,564	2,770,038	1864%	51,642,564	2,770,038	1864%
2044	6,164,738	258,396	2386%	47,235,634	2,086,772	2264%	45,183,659	6,750,349	669%	44,347,399	2,250,281	1971%	44,347,399	2,250,281	1971%
2045	4,862,199	196,571	2474%	39,615,989	1,684,014	2352%	37,898,470	5,447,495	696%	37,193,870	1,815,965	2048%	37,193,870	1,815,965	2048%
2046	3,805,297	148,805	2557%	32,738,573	1,348,654	2427%	31,328,672	4,362,665	718%	30,737,517	1,454,328	2114%	30,737,517	1,454,328	2114%
2047	2,941,490	111,732	2633%	27,019,732	1,070,850	2523%	25,861,519	3,464,015	747%	25,368,556	1,154,756	2197%	25,368,556	1,154,756	2197%
2048	2,231,308	83,562	2670%	22,159,622	842,629	2630%	21,212,925	2,725,761	778%	20,805,643	908,654	2290%	20,805,643	908,654	2290%
2049	1,697,786	62,940	2710%	17,904,196	656,787	2726%	17,143,119	2,124,591	807%	16,810,462	708,249	2374%	16,810,462	708,249	2374%
2050	1,282,291	46,914	2733%	14,223,601	506,977	2806%	13,623,426	1,639,984	831%	13,354,980	546,701	2443%	13,354,980	546,701	2443%

Values as of 12/31/2017 (discounted at maximum statutory valuation rates)															
Past :	548,454,450	1,328,106,710	41.3%	1,114,438,113	1,968,319,893	56.6%	1,114,438,113	1,981,853,428	56.2%	1,114,438,113	1,969,148,562	56.6%	1,114,438,113	1,969,148,562	56.6%
Future :	496,006,756	141,786,958	349.8%	2,215,378,244	459,445,558	482.2%	2,145,217,534	1,482,180,203	144.7%	2,093,023,547					

**Exhibit 1A: Demonstration of not Recouping Past Losses
Fortis 6060 - 6073 (Including 4062-NY & 4063-NY)**

Calendar Year	Loss Ratios to Apply to Actual Premium			Adjusted Expected Incurred Claims	Historical & Projected Experience			With Proposed Rate Increase		
	Incurred Claims	Earned Premium	Incurred Loss Ratio		Before Proposed Increase			With Proposed Rate Increase		
					Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
1988	0	0	0%	-	0	0	-	0	0	-
1989	0	0	0%	-	0	0	-	0	0	-
1990	0	0	0%	-	0	0	-	0	0	-
1991	0	0	0%	-	0	0	-	0	0	-
1992	0	0	0%	-	0	0	-	0	0	-
1993	0	0	0%	-	0	0	-	0	0	-
1994	0	0	0%	-	0	0	-	0	0	-
1995	0	0	0%	-	0	0	-	0	0	-
1996	0	0	0%	-	0	0	-	0	0	-
1997	0	0	0%	-	0	0	-	0	0	-
Original Pricing										
1998	164,709	1,731,260	10%	168,904	0	1,775,345	0%	0	1,775,345	0%
1999	1,879,681	20,060,909	9%	1,920,638	227,568	20,498,021	1%	227,568	20,498,021	1%
2000	4,651,020	45,173,421	10%	4,849,831	448,377	47,104,386	1%	448,377	47,104,386	1%
2001	7,745,621	63,229,147	12%	8,335,278	3,799,859	68,042,640	6%	3,799,859	68,042,640	6%
2002	10,446,822	66,081,455	16%	11,811,023	6,360,070	74,710,719	9%	6,360,070	74,710,719	9%
2003	12,985,873	62,648,160	21%	15,586,344	12,172,158	75,193,694	16%	12,172,158	75,193,694	16%
2004	15,345,145	58,528,892	26%	19,563,898	11,948,855	74,619,903	16%	11,948,855	74,619,903	16%
2005	17,469,295	54,948,776	32%	23,621,887	17,345,127	74,301,437	23%	17,345,127	74,301,437	23%
2006	19,310,101	51,717,673	37%	27,596,629	20,823,404	73,911,235	28%	20,823,404	73,911,235	28%
2007	20,948,863	48,698,610	43%	31,649,552	28,861,843	73,573,884	39%	28,861,843	73,573,884	39%
2008 RI*	28,601,430	88,738,266	32%	28,601,430	41,272,560	73,019,259	57%	41,272,560	73,019,259	57%
2009	32,614,240	86,740,733	38%	32,614,240	51,438,199	71,945,186	71%	51,438,199	71,945,186	71%
2010 RI*	44,218,982	86,150,874	51%	44,218,982	57,850,651	73,482,957	79%	57,850,651	73,482,957	79%
2011	48,363,529	120,996,238	40%	48,363,529	69,469,570	78,775,026	88%	69,469,570	78,775,026	88%
2012	53,248,204	116,912,475	46%	53,248,204	70,803,295	72,419,661	98%	70,803,295	72,419,661	98%
2013	74,816,234	98,324,183	76%	74,816,234	82,636,908	65,395,773	126%	82,636,908	65,395,773	126%
2014	85,161,732	112,523,035	76%	85,161,732	81,842,039	67,933,525	120%	81,842,039	67,933,525	120%
2015	94,152,594	142,543,072	66%	94,152,594	102,604,581	70,185,438	146%	102,604,581	70,185,438	146%
2016	103,011,750	153,412,413	67%	103,011,750	120,451,437	69,601,185	173%	120,451,437	69,601,185	173%
2017	112,208,830	146,929,335	76%	112,208,830	119,473,492	62,528,675	191%	119,473,492	63,342,851	189%
2018					121,428,056	57,540,453	211%	121,456,378	64,703,041	188%
2019					131,907,711	54,526,402	242%	129,182,643	61,348,923	211%
2020					140,620,906	51,439,960	273%	132,178,546	55,521,724	238%
2021					147,779,016	48,287,782	306%	138,822,098	52,071,372	267%
2022					154,683,689	45,098,661	343%	145,332,519	48,632,367	299%
2023					161,907,300	41,900,890	386%	152,128,246	45,184,034	337%
2024					168,337,063	38,713,093	435%	158,168,715	41,746,458	379%
2025					172,560,182	35,554,870	485%	162,131,771	38,340,771	423%
2026					174,682,123	32,456,616	538%	164,117,166	34,999,754	469%
2027					174,583,920	29,451,945	593%	164,015,591	31,759,653	516%
2028					173,795,768	26,564,442	654%	163,265,185	28,645,899	570%
2029					173,010,946	23,803,149	727%	162,517,379	25,668,244	633%
2030					170,860,635	21,183,057	807%	160,487,917	22,842,856	703%
2031					166,901,317	18,724,816	891%	156,759,880	20,191,999	776%
2032					160,000,347	16,447,975	973%	150,271,582	17,736,756	847%
2033					150,657,501	14,361,622	1049%	141,493,009	15,486,927	914%
2034					140,688,095	12,462,753	1129%	132,127,000	13,439,272	983%
2035					131,397,738	10,742,165	1223%	123,397,741	11,583,868	1065%
2036					122,021,133	9,193,575	1327%	114,587,373	9,913,938	1156%
2037					111,198,958	7,813,915	1423%	104,421,501	8,426,174	1239%
2038					99,533,161	6,598,395	1508%	93,465,154	7,115,412	1314%
2039					88,722,742	5,536,853	1602%	83,311,940	5,970,693	1395%
2040					79,524,672	4,615,640	1723%	74,671,951	4,977,298	1500%
Values as of 12/31/2017 (discounted at maximum statutory valuation rates)										
Past				1,039,604,264	1,114,438,113	1,968,319,893	56.6%	1,114,438,113	1,969,148,562	56.6%
Future					2,215,378,244	459,445,558	482.2%	2,093,023,547	500,452,776	418.2%
Lifetime					3,329,816,357	2,427,765,451	137.2%	3,207,461,660	2,469,601,338	129.9%

* 2008 and 2010 Rate Filings combined data for the 4060s and 6060s Policy Series. As it is difficult to separate data in older databases, we have approximated the 4060s and 6060s expected premiums and expected claims using 2013 Rate Filing ratios applied to the combined 4060s and 6060s premiums and claims

Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)

Accum Value of Minimum(Past Incurred Claims, Adjusted Originally Expected Incurred Claims) =	1,039,604,264	Accum Value of Past Initial Prm x 71.1% =	1,306,608,362
Present Value of Future Incurred Claims =	2,093,023,547	Present Value of Future Initial Prm x 71.1% =	203,921,187
Total =	3,132,627,811	Accum Value of Prior Increases x 85.0% =	110,779,926
	>=	Present Value of Future Increases x 85.0% =	181,449,431
		Total =	1,802,758,906

Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)

Accum Value of Minimum(Past Incurred Claims, Adjusted Originally Expected Incurred Claims) =	1,039,604,264	Accum Value of Past Initial Prm x 71.1% =	1,306,608,362
Present Value of Future Incurred Claims =	2,093,023,547	Present Value of Future Initial Prm x 71.1% =	203,921,187
Total =	3,132,627,811	Accum Value of Prior Increases x 80.0% =	104,263,460
	>=	Present Value of Future Increases x 80.0% =	170,775,935
		Total =	1,785,568,944

Appendix B1
Union Security Insurance Company
6062-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Standard rates per \$10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 80%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	39.54	46.71	53.09	60.42	85.17	62.36	77.56	91.25	104.94	135.36	94.45	118.93	138.17	157.41	208.13
30	39.54	48.67	56.27	63.76	85.17	62.36	77.56	91.25	104.94	136.37	94.45	118.93	138.17	157.41	208.13
31	39.54	48.67	56.27	65.40	85.17	62.36	77.56	91.25	104.94	144.90	94.45	118.93	138.17	157.41	208.13
32	39.54	48.67	56.27	65.40	85.17	62.36	77.56	91.25	104.94	149.16	94.45	118.93	138.17	157.41	208.13
33	39.54	48.67	56.27	65.40	85.17	66.40	77.56	91.34	104.94	155.66	94.45	118.93	138.17	157.41	208.13
34	39.54	48.67	56.27	65.40	85.17	66.40	77.75	95.49	104.94	155.66	94.45	118.93	138.17	157.41	208.13
35	39.54	48.67	56.27	65.40	85.17	70.55	81.84	95.49	107.21	155.66	94.45	118.93	138.17	157.41	208.13
36	39.54	48.67	56.27	65.40	85.17	71.71	85.93	99.65	111.50	155.66	94.45	118.93	138.17	157.41	208.13
37	39.54	48.67	56.27	65.40	85.17	71.71	89.20	104.94	115.79	155.66	94.45	118.93	138.17	157.41	208.13
38	39.54	48.67	56.27	65.40	85.17	71.71	89.20	104.94	120.08	155.66	94.45	118.93	138.17	157.41	208.13
39	39.54	48.67	56.27	65.40	85.17	71.71	89.20	104.94	120.68	155.66	94.45	118.93	138.17	157.41	208.13
40	42.85	51.71	60.84	68.44	91.25	76.96	96.20	110.19	125.93	167.90	101.44	125.93	146.92	166.16	222.12
41	43.16	51.71	62.06	68.44	91.25	76.96	96.20	110.19	125.93	167.90	101.44	125.93	146.92	166.16	222.12
42	47.42	53.98	62.48	68.44	93.00	76.96	96.20	110.19	125.93	167.90	101.44	125.93	146.92	166.16	222.12
43	47.76	54.34	66.82	72.12	97.49	76.96	96.20	110.19	125.93	167.90	101.44	125.93	146.92	166.16	222.12
44	48.10	58.61	67.27	72.59	101.99	76.96	96.20	110.19	125.93	167.90	101.44	125.93	146.92	166.16	222.12
45	47.79	57.84	72.10	77.43	104.55	80.45	101.44	118.93	134.67	178.40	104.94	134.67	155.66	176.65	234.37
46	50.72	62.10	72.59	82.04	109.02	80.45	101.44	118.93	134.67	178.40	104.94	134.67	155.66	176.65	234.37
47	50.72	62.52	75.21	83.95	110.19	80.45	101.44	118.93	134.67	178.40	104.94	134.67	155.66	176.65	234.37
48	50.72	62.96	75.21	83.95	110.19	80.45	101.44	118.93	134.67	178.40	104.94	134.67	155.66	176.65	234.37
49	50.72	62.96	75.21	83.95	110.19	80.45	101.44	118.93	134.67	178.40	104.94	134.67	155.66	176.65	234.37
50	57.72	71.71	82.20	92.70	124.18	90.95	111.94	131.18	148.67	197.64	120.68	148.67	173.15	195.89	260.60
51	59.47	75.21	85.70	96.20	129.43	94.45	118.93	136.42	153.91	206.38	124.18	153.91	180.15	202.88	271.10
52	61.22	76.96	89.20	99.69	132.92	96.20	122.43	141.67	160.91	211.63	127.68	160.91	185.39	211.63	278.09
53	62.96	80.45	90.95	103.19	138.17	99.69	125.93	145.17	166.16	220.37	131.18	166.16	190.64	218.63	288.59
54	64.71	82.20	94.45	106.69	141.67	101.44	129.43	150.41	171.40	225.62	134.67	169.65	197.64	225.62	297.33
55	66.46	85.70	97.94	108.44	146.92	104.94	134.67	155.66	176.65	234.37	138.17	176.65	202.88	229.12	307.83
56	73.46	90.95	103.19	117.18	155.66	111.94	141.67	166.16	185.39	246.61	145.17	183.65	213.38	241.36	321.82
57	76.96	96.20	110.19	125.93	167.90	118.93	150.41	174.90	199.39	264.10	150.41	192.39	223.87	255.35	337.56
58	82.20	103.19	120.68	134.67	180.15	125.93	162.66	187.14	213.38	281.59	160.91	202.88	237.86	269.35	356.80
59	89.20	110.19	129.43	143.42	192.39	136.42	171.40	201.14	227.37	302.58	169.65	215.13	251.86	283.34	376.04
60	94.45	120.68	138.17	153.91	208.13	143.42	183.65	215.13	243.11	323.57	178.40	227.37	265.85	300.83	398.77
61	101.44	129.43	148.67	167.90	223.87	153.91	197.64	230.87	262.35	348.05	188.89	241.36	283.34	320.07	423.26
62	108.44	138.17	157.41	178.40	237.86	167.90	213.38	246.61	279.84	370.79	199.39	257.10	299.08	337.56	449.49
63	118.93	146.92	171.40	190.64	255.35	180.15	227.37	265.85	302.58	398.77	215.13	272.84	318.32	360.30	475.73
64	127.68	157.41	183.65	206.38	274.59	192.39	243.11	285.09	323.57	426.76	227.37	288.59	337.56	383.03	507.21
65	138.17	173.15	197.64	223.87	299.08	208.13	264.10	307.83	351.55	459.99	243.11	309.57	360.30	411.02	542.19
66	148.67	187.14	216.88	241.36	325.32	222.12	283.34	332.31	376.04	498.47	260.60	330.56	388.28	439.00	582.42
67	162.66	202.88	234.37	264.10	353.30	237.86	306.08	356.80	404.02	535.20	276.34	355.05	412.77	468.73	620.90
68	176.65	220.37	257.10	286.84	383.03	257.10	325.32	383.03	435.50	575.42	297.33	376.04	444.25	501.96	664.62
69	192.39	241.36	281.59	314.82	421.51	278.09	355.05	416.26	472.23	626.14	318.32	407.52	479.23	542.19	717.09
70	215.13	269.35	313.07	351.55	468.73	306.08	390.03	458.24	519.45	687.36	348.05	444.25	521.20	591.16	781.81
71	237.86	300.83	349.80	391.78	524.70	337.56	430.26	507.21	577.17	762.57	379.53	487.97	573.67	648.88	858.76
72	267.60	334.06	390.03	437.25	584.17	376.04	479.23	563.18	640.14	846.52	419.76	536.94	629.64	715.34	946.21
73	299.08	374.29	435.50	487.97	650.63	416.26	533.45	626.14	711.85	939.22	461.74	591.16	694.36	787.05	1040.66
74	334.06	419.76	487.97	545.69	731.08	463.49	592.91	696.10	790.55	1044.16	508.96	650.63	766.06	867.51	1147.35
75	374.29	470.48	547.44	612.15	820.28	512.46	655.88	773.06	878.00	1157.84	557.93	715.34	843.02	954.96	1262.78
76	421.51	531.70	619.15	692.61	926.97	570.18	729.34	860.51	979.44	1290.77	615.65	787.05	926.97	1052.90	1392.21
77	472.23	598.16	697.85	785.30	1047.65	629.64	809.79	958.46	1093.13	1437.68	673.37	865.76	1024.92	1166.59	1535.63
78	529.95	669.87	783.55	883.25	1177.08	694.36	893.74	1059.90	1212.06	1591.60	734.58	947.96	1122.86	1282.02	1686.04
79	585.92	743.33	872.75	984.69	1310.01	759.07	981.19	1166.59	1330.99	1747.26	799.30	1031.91	1226.05	1399.21	1836.46
80	643.63	816.79	960.20	1082.63	1439.43	823.78	1061.65	1266.28	1446.43	1895.92	862.26	1112.37	1324.00	1511.14	1985.12
81	697.85	885.00	1042.41	1175.33	1561.86	881.50	1138.60	1357.23	1549.62	2034.09	921.73	1189.32	1414.95	1617.83	2123.29
82	752.07	954.96	1122.86	1264.53	1682.54	940.97	1215.56	1444.68	1647.56	2167.02	981.19	1266.28	1504.15	1715.78	2256.22
83	806.29	1024.92	1203.32	1357.23	1806.72	998.68	1287.27	1532.13	1747.26	2298.19	1038.91	1339.74	1593.34	1817.22	2390.89
84	865.76	1100.12	1292.52	1456.92	1939.65	1059.90	1367.72	1624.83	1852.20	2438.11	1101.87	1421.94	1687.79	1923.91	2532.56
85	933.97	1184.08	1392.21	1567.11	2088.31	1129.86	1455.17	1726.27	1967.63	2592.03	1173.58	1509.39	1790.98	2041.09	2688.22
86	1005.68	1276.77	1500.65	1691.29	2249.22	1201.57	1547.87	1834.71	2091.81	2754.68	1245.29	1602.09	1901.17	2165.27	2850.88
87	1082.63	1374.72	1616.08	1820.72	2420.62	1278.52	1645.81	1950.14	2221.24	2924.34	1322.25	1700.03	2014.86	2292.95	3020.53
88	1164.84	1479.66	1736.76	1958.89	2606.02	1360.73	1749.01	2072.57	2359.41	3109.73	1404.45	1804.97	2137.29	2431.12	3207.68
89	1255.79	1593.34	1871.44	2109.30	2807.16	1451.68	1864.44	2207.25	2509.82	3310.87	1495.40	1918.66	2271.96	2583.28	3407.06
90	1353.73	1719.27	2016.60	2275.46	3027.53	1549.62	1990.37	2352.41	2675.98	3531.24	1593.34	2044.59	2417.13	2747.69	3627.44
91	1456.92	1852.20	2175.76	2452.11	3261.90	1652.81	2123.29	2509.82	2852.63	3765.61	1696.54	2177.51	2576.29	2924.34	3861.81
92	1570.61	1993.87	2340.17	2639.25	3512.00	1766.50	2264.96	2675.98	3039.77	4015.72	1810.22	2319.18	2740.69	3111.48	4111.91
93	1687.79	2146.03	2518.57	2840.39	3779.60	1883.68	2417.13	2854.38	3240.91	4283.32	1927.40	2471.35	2919.09	3314.37	4379.51
94	1818.97	2310.44	2714.46	3059.01	4071.69	2014.86	2581.53	3048.52	3459.53	4575.40	2058.58	2635.75	3113.23	3532.99	4671.60
95	1960.64	2492.33	2924.34	3298.63	4390.01	2156.52	2763.43	3260.15	3697.40	4893.72	2200.25	2817.65	3324.86		

Appendix B1
Union Security Insurance Company
6062-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Standard rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 80%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	34.98	42.33	47.35	51.99	76.04	54.75	69.96	80.61	91.25	121.67	83.95	106.69	124.18	139.92	185.39
30	34.98	44.11	50.19	54.87	76.04	54.75	69.96	80.61	91.25	122.58	83.95	106.69	124.18	139.92	185.39
31	34.98	44.11	50.19	56.27	76.04	54.75	69.96	80.61	91.25	130.25	83.95	106.69	124.18	139.92	185.39
32	34.98	44.11	50.19	56.27	76.04	54.75	69.96	80.61	91.25	134.08	83.95	106.69	124.18	139.92	185.39
33	34.98	44.11	50.19	56.27	76.04	58.30	69.96	80.69	91.25	139.92	83.95	106.69	124.18	139.92	185.39
34	34.98	44.11	50.19	56.27	76.04	58.30	70.12	84.35	91.25	139.92	83.95	106.69	124.18	139.92	185.39
35	34.98	44.11	50.19	56.27	76.04	61.95	73.82	84.35	93.23	139.92	83.95	106.69	124.18	139.92	185.39
36	34.98	44.11	50.19	56.27	76.04	62.96	77.51	88.02	96.96	139.92	83.95	106.69	124.18	139.92	185.39
37	34.98	44.11	50.19	56.27	76.04	62.96	80.45	92.70	100.69	139.92	83.95	106.69	124.18	139.92	185.39
38	34.98	44.11	50.19	56.27	76.04	62.96	80.45	92.70	104.41	139.92	83.95	106.69	124.18	139.92	185.39
39	34.98	44.11	50.19	56.27	76.04	62.96	80.45	92.70	104.94	139.92	83.95	106.69	124.18	139.92	185.39
40	38.26	47.15	53.23	60.84	80.61	69.96	85.70	97.94	110.19	148.67	89.20	111.94	131.18	146.92	195.89
41	38.53	47.15	54.30	60.84	80.61	69.96	85.70	97.94	110.19	148.67	89.20	111.94	131.18	146.92	195.89
42	42.34	49.22	54.67	60.84	82.15	69.96	85.70	97.94	110.19	148.67	89.20	111.94	131.18	146.92	195.89
43	42.64	49.55	58.47	64.11	86.11	69.96	85.70	97.94	110.19	148.67	89.20	111.94	131.18	146.92	195.89
44	42.95	53.44	58.86	64.53	90.09	69.96	85.70	97.94	110.19	148.67	89.20	111.94	131.18	146.92	195.89
45	42.84	53.02	62.04	69.36	92.93	71.71	90.95	104.94	120.68	157.41	94.45	120.68	138.17	157.41	208.13
46	45.47	56.93	62.46	73.49	96.90	71.71	90.95	104.94	120.68	157.41	94.45	120.68	138.17	157.41	208.13
47	45.47	57.31	64.71	75.21	97.94	71.71	90.95	104.94	120.68	157.41	94.45	120.68	138.17	157.41	208.13
48	45.47	57.72	64.71	75.21	97.94	71.71	90.95	104.94	120.68	157.41	94.45	120.68	138.17	157.41	208.13
49	45.47	57.72	64.71	75.21	97.94	71.71	90.95	104.94	120.68	157.41	94.45	120.68	138.17	157.41	208.13
50	50.72	62.96	73.46	82.20	108.44	80.45	99.69	117.18	132.92	174.90	104.94	132.92	153.91	174.90	230.87
51	52.47	64.71	76.96	85.70	115.43	82.20	103.19	122.43	138.17	181.90	108.44	136.42	160.91	180.15	239.61
52	54.22	69.96	78.71	89.20	118.93	85.70	108.44	125.93	143.42	188.89	111.94	143.42	166.16	187.14	246.61
53	55.97	71.71	82.20	90.95	122.43	89.20	111.94	131.18	146.92	194.14	117.18	146.92	171.40	192.39	257.10
54	57.72	73.46	83.95	94.45	127.68	90.95	115.43	134.67	152.16	201.14	120.68	150.41	174.90	197.64	265.85
55	59.47	76.96	87.45	97.94	131.18	94.45	120.68	138.17	157.41	209.88	122.43	155.66	181.90	206.38	272.84
56	62.96	80.45	92.70	103.19	139.92	99.69	125.93	146.92	166.16	222.12	129.43	164.41	190.64	215.13	286.84
57	69.96	85.70	99.69	110.19	148.67	106.69	134.67	155.66	176.65	234.37	136.42	171.40	201.14	225.62	300.83
58	73.46	92.70	106.69	120.68	160.91	111.94	143.42	167.90	188.89	251.86	141.67	181.90	213.38	239.61	316.57
59	78.71	99.69	115.43	129.43	173.15	120.68	153.91	178.40	202.88	269.35	148.67	192.39	223.87	253.61	335.81
60	83.95	106.69	124.18	138.17	185.39	127.68	166.16	190.64	216.88	288.59	157.41	202.88	236.12	267.60	356.80
61	90.95	115.43	132.92	148.67	197.64	138.17	176.65	206.38	234.37	309.57	169.65	215.13	251.86	285.09	376.04
62	97.94	122.43	141.67	157.41	213.38	148.67	187.14	220.37	248.36	330.56	180.15	227.37	267.60	302.58	400.52
63	104.94	131.18	150.41	169.65	227.37	160.91	201.14	236.12	267.60	355.05	190.64	241.36	281.59	320.07	423.26
64	111.94	141.67	164.41	181.90	244.86	171.40	218.63	255.35	286.84	381.28	201.14	258.85	302.58	339.31	452.99
65	122.43	152.16	176.65	197.64	265.85	183.65	234.37	272.84	311.32	411.02	215.13	274.59	321.82	363.79	484.47
66	132.92	167.90	192.39	216.88	288.59	197.64	253.61	297.33	335.81	444.25	230.87	297.33	346.30	391.78	517.71
67	143.42	180.15	209.88	234.37	313.07	213.38	269.35	316.57	360.30	473.98	244.86	314.82	367.29	418.01	550.94
68	155.66	195.89	227.37	255.35	342.81	227.37	290.34	339.31	388.28	512.46	264.10	335.81	395.28	446.00	591.16
69	171.40	215.13	251.86	279.84	374.29	246.61	314.82	370.79	419.76	554.43	283.34	362.04	425.01	482.73	636.64
70	190.64	239.61	278.09	313.07	416.26	272.84	348.05	407.52	463.49	610.40	309.57	395.28	463.49	528.20	694.36
71	213.38	267.60	311.32	348.05	465.24	302.58	383.03	452.99	512.46	676.87	337.56	433.75	508.96	577.17	764.32
72	237.86	299.08	346.30	388.28	517.71	334.06	426.76	500.22	570.18	752.07	374.29	475.73	559.68	634.89	839.52
73	265.85	332.31	388.28	433.75	580.67	370.79	472.23	557.93	633.14	836.02	411.02	526.45	619.15	699.60	925.22
74	299.08	372.54	433.75	486.22	648.88	412.77	526.45	619.15	703.10	928.72	452.99	578.92	680.36	771.31	1019.67
75	332.31	418.01	487.97	545.69	731.08	456.49	584.17	689.11	781.81	1033.66	496.72	636.64	748.57	850.02	1124.61
76	374.29	472.23	549.19	617.40	825.53	505.46	648.88	766.06	871.01	1149.10	545.69	699.60	825.53	937.47	1238.30
77	421.51	533.45	622.65	697.85	933.97	561.43	722.34	853.52	970.70	1280.27	599.91	771.31	911.23	1037.16	1365.97
78	470.48	596.41	697.85	785.30	1047.65	619.15	797.55	944.46	1079.14	1416.70	654.13	844.77	1000.43	1140.35	1500.65
79	521.20	662.87	776.56	874.50	1166.59	676.87	871.01	1037.16	1184.08	1554.87	711.85	918.23	1089.63	1243.54	1635.32
80	573.67	727.59	855.26	961.95	1280.27	732.83	946.21	1126.36	1285.52	1687.79	767.81	991.69	1178.83	1344.99	1766.50
81	620.90	788.80	926.97	1045.91	1392.21	783.55	1014.42	1208.56	1379.97	1811.97	818.53	1059.90	1261.03	1439.43	1890.68
82	669.87	850.02	998.68	1126.36	1497.15	836.02	1080.89	1285.52	1467.42	1925.66	872.75	1126.36	1337.99	1528.63	2007.86
83	718.84	911.23	1072.14	1208.56	1607.34	890.24	1145.60	1362.48	1554.87	2044.59	925.22	1192.82	1418.44	1617.83	2128.54
84	771.31	979.44	1149.10	1297.76	1726.27	944.46	1217.31	1444.68	1649.31	2170.52	982.94	1264.53	1502.40	1714.03	2254.47
85	829.03	1054.65	1238.30	1397.46	1857.44	1003.93	1294.26	1537.38	1754.25	2305.19	1042.41	1344.99	1595.09	1817.22	2392.64
86	895.49	1136.85	1334.49	1504.15	2002.61	1070.39	1376.47	1633.57	1860.94	2450.36	1107.12	1425.44	1691.29	1923.91	2537.81
87	961.95	1224.30	1437.68	1621.33	2154.78	1136.85	1463.92	1735.01	1976.38	2602.52	1175.33	1512.89	1792.73	2041.09	2689.97
88	1037.16	1317.00	1546.12	1743.76	2319.18	1212.06	1556.62	1845.20	2100.56	2766.93	1248.79	1605.59	1902.92	2165.27	2854.38
89	1117.61	1418.44	1666.80	1876.68	2497.58	1290.77	1658.06	1964.13	2233.48	2945.33	1329.24	1708.78	2021.85	2298.19	3032.78
90	1203.32	1530.38	1794.48	2025.35	2693.47	1378.22	1769.99	2093.56	2380.40	3141.22	1416.70	1818.97	2151.28	2445.11	3228.67
91	1297.76	1647.56	1936.15	2182.76	2903.35	1470.91	1888.93	2233.48	2539.56	3351.10	1509.39	1937.90	2291.20	2602.52	3438.55
92	1397.46	1773.49	2083.07	2348.92	3125.47	1572.36	2013.11	2380.40	2703.96	3573.22	1609.09	2062.08	2439.86	2768.68	3658.92
93	1502.40	1909.91	2242.23	2529.06	3363.34	1677.30	2149.53	2541.31	2884.11	3811.08	1715.78	2198.50	2599.02	2948.82	3898.53
94	1619.58	2056.83	2415.38	2723.20	3622.19	1792.73	2298.19	2714.46	3080.00	4068.19	1831.21	2347.17	2772.17	3142.96	4155.64
95	1743.76	2217.74	2604.27	2936.58	3905.53	1918.66	2457.35	2903.35	3291.63	4353.28	1957.14	2506.33	2961.07	3356.34	4440.73

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Appendix B1
Union Security Insurance Company
6062-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Standard rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 80%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	31.94	39.41	43.05	47.78	69.96	50.19	65.40	74.52	83.65	111.02	76.96	97.94	111.94	127.68	169.65
30	31.94	41.06	45.63	50.42	69.96	50.19	65.40	74.52	83.65	111.86	76.96	97.94	111.94	127.68	169.65
31	31.94	41.06	45.63	51.71	69.96	50.19	65.40	74.52	83.65	118.85	76.96	97.94	111.94	127.68	169.65
32	31.94	41.06	45.63	51.71	69.96	50.19	65.40	74.52	83.65	122.34	76.96	97.94	111.94	127.68	169.65
33	31.94	41.06	45.63	51.71	69.96	53.44	65.40	74.60	83.65	127.68	76.96	97.94	111.94	127.68	169.65
34	31.94	41.06	45.63	51.71	69.96	53.44	65.55	77.99	83.65	127.68	76.96	97.94	111.94	127.68	169.65
35	31.94	41.06	45.63	51.71	69.96	56.78	69.00	77.99	85.46	127.68	76.96	97.94	111.94	127.68	169.65
36	31.94	41.06	45.63	51.71	69.96	57.72	72.45	81.38	88.88	127.68	76.96	97.94	111.94	127.68	169.65
37	31.94	41.06	45.63	51.71	69.96	57.72	75.21	85.70	92.29	127.68	76.96	97.94	111.94	127.68	169.65
38	31.94	41.06	45.63	51.71	69.96	57.72	75.21	85.70	95.71	127.68	76.96	97.94	111.94	127.68	169.65
39	31.94	41.06	45.63	51.71	69.96	57.72	75.21	85.70	96.20	127.68	76.96	97.94	111.94	127.68	169.65
40	35.20	42.58	48.67	54.75	74.52	61.22	78.71	90.95	101.44	136.42	82.20	103.19	120.68	134.67	180.15
41	35.45	42.58	49.65	54.75	74.52	61.22	78.71	90.95	101.44	136.42	82.20	103.19	120.68	134.67	180.15
42	38.95	44.46	49.98	54.75	75.95	61.22	78.71	90.95	101.44	136.42	82.20	103.19	120.68	134.67	180.15
43	39.23	44.75	53.46	57.70	79.61	61.22	78.71	90.95	101.44	136.42	82.20	103.19	120.68	134.67	180.15
44	39.51	48.27	53.81	58.07	83.29	61.22	78.71	90.95	101.44	136.42	82.20	103.19	120.68	134.67	180.15
45	39.55	48.20	57.01	61.30	86.30	64.71	83.95	96.20	108.44	145.17	87.45	108.44	127.68	143.42	190.64
46	41.98	51.75	57.39	64.95	89.98	64.71	83.95	96.20	108.44	145.17	87.45	108.44	127.68	143.42	190.64
47	41.98	52.10	59.47	66.46	90.95	64.71	83.95	96.20	108.44	145.17	87.45	108.44	127.68	143.42	190.64
48	41.98	52.47	59.47	66.46	90.95	64.71	83.95	96.20	108.44	145.17	87.45	108.44	127.68	143.42	190.64
49	41.98	52.47	59.47	66.46	90.95	64.71	83.95	96.20	108.44	145.17	87.45	108.44	127.68	143.42	190.64
50	47.22	57.72	66.46	75.21	99.69	75.21	92.70	106.69	120.68	160.91	96.20	122.43	141.67	157.41	211.63
51	48.97	59.47	69.96	78.71	103.19	76.96	94.45	110.19	125.93	166.16	99.69	125.93	145.17	166.16	218.63
52	48.97	61.22	71.71	80.45	106.69	76.96	97.94	111.94	129.43	171.40	101.44	129.43	148.67	169.65	225.62
53	50.72	62.96	75.21	83.95	110.19	80.45	101.44	118.93	134.67	176.65	104.94	132.92	155.66	176.65	232.62
54	52.47	66.46	76.96	85.70	115.43	82.20	104.94	122.43	138.17	183.65	108.44	138.17	160.91	180.15	239.61
55	54.22	69.96	80.45	89.20	120.68	85.70	108.44	127.68	143.42	190.64	110.19	141.67	166.16	187.14	248.36
56	57.72	73.46	83.95	94.45	127.68	90.95	115.43	132.92	150.41	201.14	117.18	148.67	173.15	195.89	260.60
57	61.22	78.71	90.95	101.44	136.42	96.20	122.43	143.42	162.66	215.13	122.43	155.66	183.65	208.13	274.59
58	66.46	83.95	96.20	108.44	145.17	103.19	131.18	150.41	173.15	227.37	131.18	166.16	190.64	218.63	288.59
59	73.46	90.95	103.19	117.18	155.66	110.19	139.92	162.66	183.65	243.11	138.17	174.90	202.88	229.12	306.08
60	78.71	96.20	110.19	125.93	167.90	118.93	148.67	173.15	195.89	260.60	145.17	183.65	215.13	243.11	321.82
61	83.95	103.19	120.68	134.67	180.15	127.68	160.91	187.14	211.63	279.84	153.91	194.14	229.12	258.85	342.81
62	89.20	110.19	129.43	143.42	192.39	136.42	171.40	201.14	227.37	300.83	164.41	208.13	243.11	274.59	363.79
63	96.20	120.68	138.17	153.91	208.13	145.17	185.39	216.88	243.11	323.57	174.90	222.12	258.85	290.34	388.28
64	103.19	129.43	148.67	166.16	222.12	155.66	197.64	232.62	262.35	346.30	185.39	234.37	274.59	309.57	411.02
65	111.94	139.92	162.66	180.15	241.36	169.65	213.38	248.36	281.59	372.54	197.64	251.86	292.08	330.56	440.75
66	122.43	150.41	174.90	195.89	264.10	181.90	229.12	267.60	306.08	404.02	211.63	267.60	313.07	355.05	470.48
67	131.18	164.41	190.64	213.38	285.09	192.39	244.86	288.59	327.06	433.75	223.87	285.09	335.81	377.79	501.96
68	141.67	178.40	208.13	232.62	311.32	208.13	264.10	311.32	353.30	465.24	237.86	306.08	358.55	407.52	538.69
69	155.66	195.89	227.37	255.35	342.81	225.62	286.84	335.81	381.28	505.46	258.85	330.56	388.28	439.00	580.67
70	173.15	218.63	253.61	283.34	379.53	246.61	316.57	370.79	419.76	556.18	279.84	360.30	421.51	479.23	633.14
71	192.39	243.11	281.59	316.57	423.26	272.84	349.80	411.02	465.24	617.40	307.83	395.28	461.74	526.45	694.36
72	216.88	271.10	314.82	353.30	472.23	304.33	388.28	456.49	517.71	685.61	339.31	435.50	508.96	578.92	766.06
73	241.36	304.33	353.30	395.28	528.20	337.56	430.26	507.21	577.17	760.82	374.29	479.23	561.43	636.64	843.02
74	271.10	339.31	395.28	442.50	591.16	376.04	480.98	563.18	640.14	846.52	412.77	528.20	620.90	701.35	926.97
75	304.33	381.28	444.25	496.72	664.62	416.26	533.45	627.89	711.85	939.22	452.99	580.67	682.11	773.06	1021.42
76	342.81	428.51	500.22	561.43	752.07	461.74	589.42	696.10	792.30	1045.91	498.47	636.64	752.07	855.26	1128.11
77	383.03	484.47	564.93	636.64	848.27	510.71	654.13	776.56	885.00	1164.84	545.69	699.60	829.03	944.46	1241.79
78	428.51	542.19	634.89	715.34	953.21	561.43	724.09	858.76	981.19	1289.02	596.41	767.81	909.48	1037.16	1364.22
79	473.98	601.66	708.35	797.55	1059.90	615.65	792.30	944.46	1079.14	1414.95	645.38	834.28	993.44	1133.36	1488.40
80	519.45	662.87	776.56	876.25	1166.59	666.37	860.51	1024.92	1171.83	1537.38	696.10	902.49	1072.14	1224.30	1607.34
81	564.93	718.84	844.77	951.46	1266.28	715.34	923.48	1098.38	1255.79	1647.56	745.08	963.70	1145.60	1310.01	1721.02
82	606.91	773.06	907.73	1024.92	1362.48	760.82	982.94	1168.34	1334.49	1754.25	792.30	1024.92	1217.31	1390.46	1825.96
83	652.38	829.03	974.20	1098.38	1462.17	809.79	1042.41	1240.05	1414.95	1860.94	843.02	1086.13	1289.02	1470.91	1936.15
84	701.35	891.99	1045.91	1180.58	1570.61	860.51	1107.12	1315.25	1500.65	1972.88	893.74	1150.85	1365.97	1558.36	2049.84
85	755.57	960.20	1128.11	1271.53	1689.54	914.73	1178.83	1399.21	1595.09	2097.06	949.71	1224.30	1451.68	1652.81	2175.76
86	815.04	1035.41	1215.56	1369.47	1822.46	974.20	1254.04	1486.66	1693.04	2229.98	1009.18	1299.51	1539.13	1752.50	2308.69
87	876.25	1112.37	1308.26	1472.66	1960.64	1037.16	1330.99	1579.35	1797.98	2368.15	1072.14	1376.47	1631.82	1855.70	2446.86
88	944.46	1198.07	1407.95	1586.35	2111.05	1103.62	1416.70	1679.05	1909.91	2518.57	1138.60	1462.17	1731.52	1967.63	2597.27
89	1014.42	1290.77	1514.64	1708.78	2273.71	1175.33	1509.39	1785.74	2032.35	2681.23	1210.31	1554.87	1838.21	2090.06	2759.93
90	1094.88	1392.21	1633.57	1843.45	2452.11	1255.79	1609.09	1904.67	2167.02	2859.63	1289.02	1654.56	1957.14	2224.74	2938.33
91	1180.58	1500.65	1761.25	1986.87	2641.00	1339.74	1719.27	2032.35	2310.44	3048.52	1374.72	1764.75	2084.82	2368.15	3127.22
92	1271.53	1616.08	1895.92	2137.29	2845.63	1430.69	1832.96	2167.02	2460.85	3253.15	1465.67	1878.43	2219.49	2518.57	3330.11
93	1367.72	1736.76	2041.09	2301.69	3060.76	1528.63	1955.39	2312.19	2625.26	3468.28	1561.86	2000.86	2364.66	2682.98	3546.98
94	1472.66	1871.44	2196.75	2476.59	3295.13	1633.57	2090.06	2467.85	2801.91	3702.65	1668.55	2135.54	2520.32	2859.63	3781.35
95	1588.10	2016.60	2369.90	2672.48	3553.98	1747.26	2235.23	2641.00	2996.05	3961.50	1782.24	2280.70	2693.47	3053.76	4040.20

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1
Union Security Insurance Company
6062-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Standard rates per \$10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 80%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	30.42	36.49	40.18	43.56	65.40	47.15	60.84	69.96	77.56	104.94	73.46	92.70	104.94	120.68	160.91
30	30.42	38.02	42.58	45.97	65.40	47.15	60.84	69.96	77.56	105.73	73.46	92.70	104.94	120.68	160.91
31	30.42	38.02	42.58	47.15	65.40	47.15	60.84	69.96	77.56	112.34	73.46	92.70	104.94	120.68	160.91
32	30.42	38.02	42.58	47.15	65.40	47.15	60.84	69.96	77.56	115.64	73.46	92.70	104.94	120.68	160.91
33	30.42	38.02	42.58	47.15	65.40	50.21	60.84	70.03	77.56	120.68	73.46	92.70	104.94	120.68	160.91
34	30.42	38.02	42.58	47.15	65.40	50.21	60.98	73.21	77.56	120.68	73.46	92.70	104.94	120.68	160.91
35	30.42	38.02	42.58	47.15	65.40	53.34	64.19	73.21	79.24	120.68	73.46	92.70	104.94	120.68	160.91
36	30.42	38.02	42.58	47.15	65.40	54.22	67.40	76.40	82.41	120.68	73.46	92.70	104.94	120.68	160.91
37	30.42	38.02	42.58	47.15	65.40	54.22	69.96	80.45	85.58	120.68	73.46	92.70	104.94	120.68	160.91
38	30.42	38.02	42.58	47.15	65.40	54.22	69.96	80.45	88.75	120.68	73.46	92.70	104.94	120.68	160.91
39	30.42	38.02	42.58	47.15	65.40	54.22	69.96	80.45	89.20	120.68	73.46	92.70	104.94	120.68	160.91
40	32.14	39.54	45.63	50.19	68.44	57.72	73.46	85.70	94.45	127.68	76.96	97.94	111.94	127.68	169.65
41	32.37	39.54	46.55	50.19	68.44	57.72	73.46	85.70	94.45	127.68	76.96	97.94	111.94	127.68	169.65
42	35.56	41.28	46.86	50.19	69.75	57.72	73.46	85.70	94.45	127.68	76.96	97.94	111.94	127.68	169.65
43	35.82	41.56	50.12	52.89	73.11	57.72	73.46	85.70	94.45	127.68	76.96	97.94	111.94	127.68	169.65
44	36.08	44.82	50.45	53.23	76.49	57.72	73.46	85.70	94.45	127.68	76.96	97.94	111.94	127.68	169.65
45	36.25	44.99	53.66	56.46	79.66	59.47	78.71	90.95	101.44	134.67	80.45	103.19	120.68	134.67	180.15
46	38.48	48.30	54.02	59.82	83.06	59.47	78.71	90.95	101.44	134.67	80.45	103.19	120.68	134.67	180.15
47	38.48	48.62	55.97	61.22	83.95	59.47	78.71	90.95	101.44	134.67	80.45	103.19	120.68	134.67	180.15
48	38.48	48.97	55.97	61.22	83.95	59.47	78.71	90.95	101.44	134.67	80.45	103.19	120.68	134.67	180.15
49	38.48	48.97	55.97	61.22	83.95	59.47	78.71	90.95	101.44	134.67	80.45	103.19	120.68	134.67	180.15
50	41.98	54.22	61.22	69.96	92.70	66.46	87.45	99.69	111.94	150.41	89.20	117.18	132.92	150.41	199.39
51	43.73	55.97	62.96	71.71	96.20	69.96	90.95	103.19	117.18	155.66	92.70	120.68	138.17	153.91	208.13
52	45.47	57.72	66.46	75.21	99.69	73.46	92.70	108.44	122.43	162.66	94.45	124.18	143.42	160.91	215.13
53	47.22	59.47	69.96	76.96	103.19	75.21	96.20	110.19	125.93	167.90	97.94	127.68	146.92	166.16	222.12
54	48.97	61.22	71.71	80.45	106.69	78.71	99.69	115.43	131.18	173.15	101.44	131.18	150.41	171.40	229.12
55	50.72	62.96	73.46	82.20	110.19	80.45	101.44	118.93	134.67	178.40	104.94	134.67	155.66	176.65	234.37
56	52.47	66.46	78.71	87.45	117.18	83.95	106.69	125.93	141.67	187.14	108.44	139.92	164.41	185.39	244.86
57	55.97	73.46	83.95	94.45	125.93	89.20	115.43	134.67	152.16	199.39	115.43	148.67	173.15	195.89	258.85
58	61.22	78.71	89.20	99.69	134.67	96.20	124.18	141.67	162.66	215.13	122.43	155.66	181.90	206.38	272.84
59	64.71	83.95	96.20	108.44	145.17	101.44	131.18	152.16	174.90	230.87	127.68	166.16	192.39	218.63	288.59
60	71.71	89.20	103.19	117.18	155.66	108.44	139.92	164.41	185.39	246.61	134.67	174.90	202.88	230.87	306.08
61	76.96	96.20	110.19	125.93	167.90	118.93	150.41	176.65	199.39	264.10	143.42	185.39	216.88	244.86	323.57
62	82.20	103.19	120.68	134.67	178.40	125.93	162.66	188.89	215.13	281.59	152.16	195.89	229.12	260.60	344.55
63	87.45	110.19	127.68	143.42	192.39	134.67	174.90	201.14	229.12	306.08	162.66	209.88	243.11	276.34	365.54
64	94.45	120.68	138.17	153.91	208.13	145.17	187.14	218.63	246.61	327.06	173.15	223.87	260.60	293.83	390.03
65	101.44	131.18	150.41	167.90	225.62	153.91	201.14	236.12	265.85	355.05	183.65	237.86	278.09	314.82	416.26
66	110.19	141.67	164.41	181.90	244.86	167.90	218.63	255.35	286.84	381.28	195.89	255.35	299.08	335.81	447.75
67	120.68	152.16	176.65	197.64	265.85	180.15	232.62	271.10	309.57	407.52	209.88	271.10	316.57	360.30	475.73
68	131.18	167.90	192.39	216.88	288.59	192.39	251.86	292.08	332.31	440.75	223.87	290.34	339.31	384.78	508.96
69	143.42	183.65	211.63	237.86	318.32	209.88	272.84	316.57	362.04	479.23	239.61	314.82	365.54	416.26	550.94
70	160.91	202.88	234.37	264.10	353.30	230.87	299.08	349.80	397.02	524.70	262.35	342.81	398.77	452.99	598.16
71	178.40	227.37	264.10	293.83	395.28	255.35	330.56	390.03	440.75	582.42	286.84	374.29	440.75	498.47	657.63
72	197.64	255.35	293.83	328.81	440.75	281.59	369.04	433.75	489.72	645.38	316.57	414.51	484.47	547.44	724.09
73	223.87	285.09	328.81	369.04	493.22	316.57	411.02	480.98	545.69	720.59	351.55	456.49	533.45	605.16	799.30
74	248.36	320.07	369.04	412.77	552.69	349.80	456.49	535.20	605.16	801.04	383.03	503.71	587.67	666.37	879.75
75	279.84	358.55	414.51	465.24	622.65	388.28	505.46	592.91	675.12	890.24	423.26	552.69	647.13	734.58	968.95
76	314.82	405.77	468.73	526.45	703.10	428.51	563.18	661.12	752.07	991.69	463.49	608.65	713.59	809.79	1072.14
77	355.05	456.49	529.95	596.41	794.05	475.73	626.14	734.58	837.77	1101.87	508.96	669.87	785.30	897.24	1180.58
78	397.02	510.71	596.41	671.62	893.74	526.45	689.11	815.04	930.47	1222.56	556.18	732.83	864.01	986.44	1294.26
79	440.75	570.18	664.62	746.83	995.18	575.42	757.32	895.49	1021.42	1343.24	605.16	799.30	942.71	1077.39	1413.20
80	482.73	624.40	729.34	822.03	1093.13	622.65	820.28	970.70	1108.87	1455.17	652.38	860.51	1016.17	1163.09	1526.88
81	521.20	678.61	790.55	891.99	1187.58	666.37	879.75	1040.66	1187.58	1560.11	696.10	919.98	1087.88	1240.05	1631.82
82	561.43	729.34	851.77	960.20	1278.52	710.10	937.47	1105.37	1264.53	1661.56	739.83	975.95	1154.34	1318.75	1733.27
83	603.41	783.55	914.73	1031.91	1371.22	755.57	995.18	1175.33	1339.74	1761.25	785.30	1037.16	1224.30	1395.71	1834.71
84	648.88	839.52	982.94	1105.37	1472.66	802.79	1052.90	1245.29	1418.44	1867.94	834.28	1096.63	1294.26	1474.41	1943.15
85	697.85	905.99	1056.40	1191.07	1586.35	853.52	1121.11	1322.25	1507.64	1985.12	885.00	1166.59	1372.97	1565.36	2060.33
86	753.82	975.95	1138.60	1283.77	1710.53	907.73	1191.07	1404.45	1600.34	2107.55	940.97	1236.55	1455.17	1658.06	2184.51
87	811.54	1051.15	1226.05	1381.71	1838.21	965.45	1266.28	1491.90	1698.29	2236.98	998.68	1311.75	1542.62	1757.75	2313.94
88	872.75	1131.61	1320.50	1488.40	1981.62	1028.42	1346.73	1586.35	1804.97	2378.65	1059.90	1392.21	1637.07	1862.69	2455.60
89	940.97	1217.31	1421.94	1602.09	2132.04	1094.88	1430.69	1687.79	1918.66	2530.81	1128.11	1476.16	1738.51	1976.38	2606.02
90	1012.67	1313.50	1533.88	1728.02	2299.94	1168.34	1528.63	1799.73	2044.59	2696.97	1199.82	1574.11	1850.45	2102.31	2773.92
91	1091.38	1414.95	1651.06	1862.69	2476.59	1245.29	1630.07	1916.91	2179.26	2875.37	1278.52	1675.55	1967.63	2236.98	2952.32
92	1175.33	1521.64	1778.74	2004.36	2668.98	1329.24	1736.76	2044.59	2320.93	3066.01	1362.48	1782.24	2095.31	2378.65	3142.96
93	1266.28	1638.82	1913.41	2156.52	2870.12	1420.19	1853.95	2179.26	2473.09	3268.89	1453.42	1899.42	2229.98	2532.56	3345.85
94	1362.48	1766.50	2060.33	2322.68	3092.24	1516.39	1981.62	2326.18	2639.25	3491.02	1549.62	2027.10	2376.90	2696.97	3566.22
95	1469.17	1904.67	2222.99	2504.58	3333.61	1624.83	2119.80	2488.84	2821.15	3732.38	1656.31	2165.27	2539.56	2878.86	3809.34

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1
Union Security Insurance Company
6062-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Preferred rates per \$10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 80%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	33.46	39.41	45.92	50.59	73.00	51.71	65.40	79.09	88.21	115.59	80.45	99.69	118.93	134.67	176.65
30	33.46	41.06	48.67	53.38	73.00	51.71	65.40	79.09	88.21	116.45	80.45	99.69	118.93	134.67	176.65
31	33.46	41.06	48.67	54.75	73.00	51.71	65.40	79.09	88.21	123.73	80.45	99.69	118.93	134.67	176.65
32	33.46	41.06	48.67	54.75	73.00	51.71	65.40	79.09	88.21	127.37	80.45	99.69	118.93	134.67	176.65
33	33.46	41.06	48.67	54.75	73.00	55.06	65.40	79.16	88.21	132.92	80.45	99.69	118.93	134.67	176.65
34	33.46	41.06	48.67	54.75	73.00	55.06	65.55	82.76	88.21	132.92	80.45	99.69	118.93	134.67	176.65
35	33.46	41.06	48.67	54.75	73.00	58.51	69.00	82.76	90.12	132.92	80.45	99.69	118.93	134.67	176.65
36	33.46	41.06	48.67	54.75	73.00	59.47	72.45	86.36	93.72	132.92	80.45	99.69	118.93	134.67	176.65
37	33.46	41.06	48.67	54.75	73.00	59.47	75.21	90.95	97.33	132.92	80.45	99.69	118.93	134.67	176.65
38	33.46	41.06	48.67	54.75	73.00	59.47	75.21	90.95	100.93	132.92	80.45	99.69	118.93	134.67	176.65
39	33.46	41.06	48.67	54.75	73.00	59.47	75.21	90.95	101.44	132.92	80.45	99.69	118.93	134.67	176.65
40	36.73	44.11	50.19	57.79	77.56	64.71	82.20	94.45	106.69	141.67	87.45	106.69	125.93	141.67	187.14
41	36.99	44.11	51.20	57.79	77.56	64.71	82.20	94.45	106.69	141.67	87.45	106.69	125.93	141.67	187.14
42	40.64	46.05	51.54	57.79	79.05	64.71	82.20	94.45	106.69	141.67	87.45	106.69	125.93	141.67	187.14
43	40.94	46.35	55.13	60.90	82.86	64.71	82.20	94.45	106.69	141.67	87.45	106.69	125.93	141.67	187.14
44	41.23	49.99	55.50	61.30	86.69	64.71	82.20	94.45	106.69	141.67	87.45	106.69	125.93	141.67	187.14
45	41.20	49.81	60.37	66.14	89.62	69.96	87.45	99.69	115.43	150.41	90.95	115.43	132.92	148.67	199.39
46	43.73	53.48	60.77	70.08	93.44	69.96	87.45	99.69	115.43	150.41	90.95	115.43	132.92	148.67	199.39
47	43.73	53.83	62.96	71.71	94.45	69.96	87.45	99.69	115.43	150.41	90.95	115.43	132.92	148.67	199.39
48	43.73	54.22	62.96	71.71	94.45	69.96	87.45	99.69	115.43	150.41	90.95	115.43	132.92	148.67	199.39
49	43.73	54.22	62.96	71.71	94.45	69.96	87.45	99.69	115.43	150.41	90.95	115.43	132.92	148.67	199.39
50	48.97	59.47	69.96	78.71	104.94	76.96	96.20	110.19	125.93	169.65	101.44	127.68	146.92	166.16	222.12
51	50.72	62.96	73.46	82.20	108.44	80.45	99.69	117.18	131.18	174.90	104.94	131.18	152.16	173.15	229.12
52	52.47	64.71	76.96	85.70	111.94	82.20	103.19	122.43	136.42	180.15	108.44	136.42	157.41	180.15	236.12
53	54.22	66.46	78.71	87.45	118.93	85.70	104.94	125.93	139.92	187.14	110.19	139.92	164.41	185.39	246.61
54	55.97	69.96	80.45	90.95	120.68	87.45	108.44	127.68	145.17	190.64	115.43	143.42	167.90	190.64	251.86
55	55.97	73.46	83.95	92.70	125.93	89.20	115.43	132.92	148.67	199.39	117.18	150.41	173.15	194.14	262.35
56	61.22	78.71	87.45	97.94	132.92	96.20	122.43	139.92	155.66	211.63	124.18	155.66	180.15	206.38	272.84
57	64.71	82.20	94.45	106.69	141.67	101.44	129.43	148.67	171.40	223.87	129.43	164.41	190.64	216.88	286.84
58	69.96	87.45	101.44	115.43	152.16	104.94	136.42	157.41	181.90	239.61	136.42	173.15	201.14	229.12	302.58
59	76.96	94.45	108.44	122.43	164.41	117.18	145.17	171.40	192.39	257.10	143.42	181.90	213.38	239.61	320.07
60	82.20	101.44	118.93	131.18	176.65	124.18	155.66	183.65	206.38	274.59	152.16	192.39	227.37	255.35	337.56
61	87.45	108.44	127.68	141.67	190.64	132.92	167.90	195.89	222.12	297.33	162.66	206.38	241.36	271.10	362.04
62	92.70	118.93	134.67	150.41	201.14	141.67	181.90	211.63	237.86	314.82	171.40	218.63	253.61	286.84	381.28
63	99.69	125.93	145.17	162.66	216.88	152.16	192.39	225.62	257.10	337.56	181.90	232.62	271.10	306.08	405.77
64	108.44	134.67	155.66	174.90	232.62	166.16	208.13	243.11	274.59	362.04	194.14	244.86	286.84	325.32	430.26
65	118.93	146.92	169.65	188.89	253.61	176.65	223.87	262.35	297.33	391.78	208.13	264.10	307.83	348.05	459.99
66	127.68	160.91	183.65	206.38	276.34	188.89	241.36	281.59	320.07	423.26	222.12	281.59	328.81	372.54	494.97
67	138.17	173.15	199.39	223.87	300.83	202.88	260.60	304.33	342.81	454.74	236.12	302.58	351.55	398.77	528.20
68	148.67	187.14	218.63	243.11	325.32	216.88	276.34	327.06	369.04	487.97	251.86	320.07	377.79	425.01	563.18
69	164.41	206.38	239.61	267.60	358.55	236.12	302.58	355.05	402.27	531.70	271.10	346.30	407.52	459.99	608.65
70	181.90	229.12	265.85	299.08	398.77	260.60	330.56	390.03	442.50	584.17	293.83	377.79	444.25	501.96	664.62
71	201.14	255.35	297.33	332.31	446.00	286.84	365.54	430.26	491.47	647.13	321.82	414.51	487.97	552.69	729.34
72	227.37	283.34	330.56	370.79	496.72	320.07	405.77	480.98	543.94	718.84	356.80	454.74	535.20	606.91	804.54
73	253.61	318.32	369.04	414.51	552.69	353.30	452.99	531.70	605.16	797.55	393.53	501.96	591.16	669.87	883.25
74	283.34	356.80	414.51	463.49	622.65	393.53	503.71	592.91	673.37	888.50	433.75	552.69	650.63	736.33	975.95
75	318.32	400.52	465.24	519.45	696.10	437.25	557.93	655.88	745.08	984.69	473.98	606.91	717.09	811.54	1073.89
76	358.55	451.24	526.45	589.42	788.80	484.47	620.90	731.08	830.78	1098.38	521.20	669.87	788.80	895.49	1184.08
77	402.27	508.96	592.91	668.12	891.99	535.20	689.11	815.04	928.72	1222.56	573.67	736.33	869.26	991.69	1306.51
78	449.49	570.18	666.37	752.07	1000.43	589.42	760.82	900.74	1030.16	1353.73	624.40	806.29	953.21	1089.63	1434.19
79	498.47	633.14	741.58	836.02	1112.37	645.38	834.28	991.69	1131.61	1486.66	678.61	876.25	1042.41	1189.32	1561.86
80	547.44	694.36	816.79	919.98	1222.56	699.60	904.24	1077.39	1229.55	1609.09	732.83	947.96	1126.36	1285.52	1686.04
81	592.91	753.82	885.00	998.68	1327.50	748.57	967.20	1152.60	1317.00	1728.02	783.55	1010.93	1201.57	1374.72	1804.97
82	638.39	811.54	953.21	1075.64	1428.94	799.30	1033.66	1226.05	1400.95	1839.95	832.53	1075.64	1278.52	1458.67	1916.91
83	685.61	871.01	1024.92	1152.60	1535.63	850.02	1094.88	1303.01	1486.66	1953.64	883.25	1140.35	1355.48	1544.37	2032.35
84	736.33	935.72	1098.38	1238.30	1647.56	902.49	1163.09	1379.97	1574.11	2072.57	939.22	1208.56	1434.19	1635.32	2151.28
85	792.30	1005.68	1182.33	1332.74	1775.24	960.20	1236.55	1465.67	1673.80	2202.00	996.93	1282.02	1521.64	1735.01	2285.95
86	855.26	1086.13	1275.03	1439.43	1911.66	1021.42	1317.00	1558.36	1778.74	2338.42	1058.15	1362.48	1616.08	1839.95	2422.37
87	919.98	1170.09	1372.97	1547.87	2056.83	1087.88	1400.95	1656.31	1888.93	2485.34	1124.61	1446.43	1714.03	1950.14	2567.54
88	989.94	1257.54	1476.16	1665.05	2215.99	1156.09	1488.40	1761.25	2004.36	2642.75	1192.82	1533.88	1817.22	2065.58	2726.70
89	1066.89	1355.48	1591.60	1792.73	2385.64	1234.80	1586.35	1874.93	2133.79	2814.15	1271.53	1631.82	1930.90	2195.00	2898.10
90	1149.10	1460.42	1715.78	1934.40	2572.79	1317.00	1691.29	1999.11	2273.71	2999.55	1353.73	1736.76	2055.08	2334.92	3083.50
91	1238.30	1574.11	1850.45	2084.82	2772.17	1406.20	1804.97	2133.79	2424.12	3198.93	1442.93	1850.45	2189.76	2487.09	3282.88
92	1334.49	1694.79	1990.37	2242.23	2985.55	1502.40	1925.66	2273.71	2583.28	3412.31	1539.13	1971.13	2329.68	2644.50	3496.26
93	1435.93	1824.21	2140.78	2415.38	3212.92	1602.09	2055.08	2424.12	2756.43	3639.68	1638.82	2100.56	2481.84	2817.65	3723.63
94	1546.12	1964.13	2306.94	2600.77	3459.53	1714.03	2195.00	2590.28	2941.83	3886.29	1749.01	2240.48	2646.25	3003.04	3970.24
95	1666.80	2119.80	2487.09	2803.66	3730.63	1832.96	2350.66	2770.43	3142.96	4157.39	1869.69	2396.14	2826.39	3204.18	4241.34

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1
Union Security Insurance Company
6062-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Preferred rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 80%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	30.42	36.49	40.18	44.97	65.40	47.15	60.84	68.44	79.09	104.94	71.71	90.95	104.94	120.68	157.41
30	30.42	38.02	42.58	47.45	65.40	47.15	60.84	68.44	79.09	105.73	71.71	90.95	104.94	120.68	157.41
31	30.42	38.02	42.58	48.67	65.40	47.15	60.84	68.44	79.09	112.34	71.71	90.95	104.94	120.68	157.41
32	30.42	38.02	42.58	48.67	65.40	47.15	60.84	68.44	79.09	115.64	71.71	90.95	104.94	120.68	157.41
33	30.42	38.02	42.58	48.67	65.40	50.21	60.84	68.51	79.09	120.68	71.71	90.95	104.94	120.68	157.41
34	30.42	38.02	42.58	48.67	65.40	50.21	60.98	71.62	79.09	120.68	71.71	90.95	104.94	120.68	157.41
35	30.42	38.02	42.58	48.67	65.40	53.34	64.19	71.62	80.80	120.68	71.71	90.95	104.94	120.68	157.41
36	30.42	38.02	42.58	48.67	65.40	54.22	67.40	74.73	84.03	120.68	71.71	90.95	104.94	120.68	157.41
37	30.42	38.02	42.58	48.67	65.40	54.22	69.96	78.71	87.26	120.68	71.71	90.95	104.94	120.68	157.41
38	30.42	38.02	42.58	48.67	65.40	54.22	69.96	78.71	90.49	120.68	71.71	90.95	104.94	120.68	157.41
39	30.42	38.02	42.58	48.67	65.40	54.22	69.96	78.71	90.95	120.68	71.71	90.95	104.94	120.68	157.41
40	32.14	41.06	45.63	50.19	68.44	57.72	73.46	83.95	94.45	125.93	75.21	96.20	110.19	125.93	166.16
41	32.37	41.06	46.55	50.19	68.44	57.72	73.46	83.95	94.45	125.93	75.21	96.20	110.19	125.93	166.16
42	35.56	42.87	46.86	50.19	69.75	57.72	73.46	83.95	94.45	125.93	75.21	96.20	110.19	125.93	166.16
43	35.82	43.15	50.12	52.89	73.11	57.72	73.46	83.95	94.45	125.93	75.21	96.20	110.19	125.93	166.16
44	36.08	46.54	50.45	53.23	76.49	57.72	73.46	83.95	94.45	125.93	75.21	96.20	110.19	125.93	166.16
45	36.25	44.99	53.66	58.07	79.66	59.47	76.96	90.95	101.44	134.67	80.45	101.44	118.93	134.67	176.65
46	38.48	48.30	54.02	61.53	83.06	59.47	76.96	90.95	101.44	134.67	80.45	101.44	118.93	134.67	176.65
47	38.48	48.62	55.97	62.96	83.95	59.47	76.96	90.95	101.44	134.67	80.45	101.44	118.93	134.67	176.65
48	38.48	48.97	55.97	62.96	83.95	59.47	76.96	90.95	101.44	134.67	80.45	101.44	118.93	134.67	176.65
49	38.48	48.97	55.97	62.96	83.95	59.47	76.96	90.95	101.44	134.67	80.45	101.44	118.93	134.67	176.65
50	43.73	54.22	61.22	69.96	92.70	69.96	85.70	97.94	111.94	148.67	90.95	111.94	131.18	146.92	195.89
51	45.47	55.97	64.71	73.46	97.94	71.71	89.20	103.19	118.93	153.91	92.70	117.18	136.42	152.16	206.38
52	47.22	57.72	66.46	76.96	99.69	73.46	92.70	106.69	124.18	160.91	96.20	122.43	141.67	160.91	209.88
53	47.22	59.47	69.96	78.71	103.19	75.21	96.20	110.19	125.93	166.16	97.94	125.93	145.17	166.16	218.63
54	48.97	61.22	71.71	80.45	108.44	76.96	97.94	115.43	129.43	173.15	101.44	129.43	148.67	167.90	227.37
55	50.72	64.71	75.21	83.95	110.19	80.45	101.44	118.93	134.67	178.40	103.19	132.92	153.91	174.90	230.87
56	54.22	66.46	78.71	87.45	118.93	85.70	104.94	125.93	139.92	187.14	110.19	138.17	162.66	181.90	243.11
57	57.72	73.46	85.70	94.45	127.68	90.95	115.43	132.92	150.41	199.39	115.43	145.17	173.15	192.39	257.10
58	61.22	78.71	90.95	101.44	136.42	96.20	122.43	141.67	160.91	215.13	120.68	153.91	180.15	202.88	269.35
59	66.46	85.70	97.94	108.44	146.92	103.19	132.92	152.16	173.15	229.12	127.68	164.41	190.64	215.13	286.84
60	73.46	90.95	104.94	118.93	157.41	110.19	139.92	164.41	185.39	244.86	136.42	173.15	201.14	227.37	304.33
61	78.71	97.94	111.94	127.68	169.65	118.93	150.41	174.90	199.39	264.10	145.17	183.65	213.38	243.11	320.07
62	83.95	103.19	120.68	134.67	180.15	127.68	160.91	187.14	213.38	279.84	152.16	192.39	227.37	257.10	339.31
63	89.20	110.19	129.43	143.42	192.39	136.42	171.40	201.14	227.37	302.58	162.66	206.38	239.61	272.84	360.30
64	96.20	120.68	139.92	153.91	209.88	145.17	185.39	218.63	243.11	325.32	173.15	218.63	258.85	288.59	384.78
65	103.19	129.43	148.67	169.65	225.62	155.66	197.64	230.87	264.10	349.80	183.65	232.62	272.84	311.32	411.02
66	111.94	141.67	164.41	183.65	244.86	169.65	215.13	251.86	285.09	376.04	195.89	251.86	292.08	332.31	440.75
67	122.43	152.16	178.40	199.39	265.85	180.15	229.12	269.35	307.83	404.02	209.88	267.60	313.07	356.80	466.98
68	132.92	167.90	192.39	216.88	290.34	192.39	246.61	288.59	328.81	437.25	223.87	285.09	334.06	377.79	501.96
69	145.17	181.90	213.38	237.86	318.32	211.63	267.60	314.82	356.80	470.48	241.36	307.83	362.04	409.27	540.44
70	162.66	202.88	236.12	265.85	355.05	230.87	293.83	346.30	395.28	519.45	262.35	334.06	395.28	447.75	591.16
71	180.15	227.37	264.10	293.83	397.02	257.10	325.32	383.03	435.50	577.17	286.84	367.29	433.75	489.72	648.88
72	201.14	253.61	293.83	328.81	440.75	283.34	362.04	425.01	484.47	638.39	318.32	404.02	475.73	540.44	713.59
73	225.62	283.34	328.81	367.29	493.22	314.82	402.27	473.98	538.69	711.85	349.80	447.75	526.45	594.66	787.05
74	253.61	316.57	367.29	412.77	550.94	351.55	446.00	526.45	598.16	788.80	383.03	491.47	578.92	654.13	865.76
75	283.34	356.80	414.51	463.49	622.65	390.03	496.72	585.92	666.37	878.00	423.26	542.19	636.64	722.34	956.71
76	318.32	402.27	466.98	524.70	701.35	428.51	550.94	650.63	739.83	975.95	463.49	594.66	701.35	797.55	1052.90
77	358.55	452.99	529.95	592.91	792.30	475.73	612.15	725.84	825.53	1087.88	508.96	654.13	774.81	879.75	1161.34
78	400.52	507.21	592.91	668.12	891.99	526.45	678.61	802.79	916.48	1206.81	556.18	718.84	850.02	968.95	1276.77
79	444.25	561.43	661.12	743.33	991.69	575.42	739.83	881.50	1007.43	1322.25	603.41	780.06	925.22	1058.15	1390.46
80	487.97	619.15	727.59	818.53	1087.88	624.40	804.54	958.46	1093.13	1434.19	652.38	843.02	1002.18	1143.85	1500.65
81	528.20	671.62	788.80	890.24	1182.33	668.12	862.26	1028.42	1173.58	1539.13	696.10	902.49	1073.89	1224.30	1605.59
82	570.18	722.34	850.02	956.71	1273.28	711.85	918.23	1093.13	1247.04	1638.82	741.58	956.71	1138.60	1299.51	1708.78
83	610.40	774.81	911.23	1026.67	1365.97	757.32	974.20	1157.84	1320.50	1736.76	787.05	1014.42	1206.81	1372.97	1808.47
84	654.13	830.78	975.95	1101.87	1467.42	802.79	1033.66	1227.80	1402.70	1845.20	834.28	1073.89	1276.77	1456.92	1916.91
85	706.60	897.24	1052.90	1187.58	1579.35	855.26	1100.12	1306.51	1491.90	1958.89	885.00	1142.10	1357.23	1544.37	2034.09
86	760.82	965.45	1135.11	1278.52	1701.78	909.48	1170.09	1388.71	1582.85	2083.07	940.97	1212.06	1439.43	1635.32	2156.52
87	818.53	1040.66	1222.56	1376.47	1831.21	967.20	1243.54	1474.41	1680.80	2212.49	998.68	1285.52	1526.88	1733.27	2285.95
88	881.50	1119.36	1315.25	1483.16	1971.13	1031.91	1322.25	1567.11	1785.74	2352.41	1061.65	1364.22	1619.58	1838.21	2425.87
89	949.71	1206.81	1416.70	1595.09	2123.29	1098.38	1409.70	1670.30	1899.42	2502.83	1129.86	1451.68	1721.02	1951.89	2578.04
90	1024.92	1301.26	1526.88	1721.02	2289.45	1173.58	1504.15	1778.74	2025.35	2670.73	1203.32	1546.12	1829.46	2077.82	2744.19
91	1101.87	1400.95	1644.07	1855.70	2467.85	1252.29	1603.84	1897.67	2158.27	2849.13	1282.02	1645.81	1948.39	2212.49	2922.59
92	1187.58	1507.64	1769.99	1995.62	2654.99	1336.24	1712.28	2021.85	2299.94	3036.27	1367.72	1754.25	2074.32	2352.41	3109.73
93	1276.77	1624.83	1906.42	2149.53	2859.63	1425.44	1827.71	2158.27	2453.86	3239.16	1456.92	1869.69	2210.74	2506.33	3314.37
94	1376.47	1747.26	2053.33	2313.94	3078.25	1526.88	1951.89	2306.94	2618.26	3457.79	1556.62	1993.87	2357.66	2670.73	3532.99
95	1483.16	1883.68	2214.24	2495.83	3319.61	1631.82	2088.31	2466.10	2800.16	3699.15	1663.30	2130.29	2516.82	2852.63	3774.36

15% discount available on policies covering two insured
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Union Security Insurance Company
6062-MD

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Preferred rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 80%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	27.38	33.57	37.31	40.75	57.79	42.58	54.75	63.88	71.48	92.77	64.71	83.95	96.20	106.69	143.42
30	27.38	34.98	39.54	43.00	57.79	42.58	54.75	63.88	71.48	93.47	64.71	83.95	96.20	106.69	143.42
31	27.38	34.98	39.54	44.11	57.79	42.58	54.75	63.88	71.48	99.31	64.71	83.95	96.20	106.69	143.42
32	27.38	34.98	39.54	44.11	57.79	42.58	54.75	63.88	71.48	102.23	64.71	83.95	96.20	106.69	143.42
33	27.38	34.98	39.54	44.11	57.79	45.35	54.75	63.94	71.48	106.69	64.71	83.95	96.20	106.69	143.42
34	27.38	34.98	39.54	44.11	57.79	45.35	54.88	66.85	71.48	106.69	64.71	83.95	96.20	106.69	143.42
35	27.38	34.98	39.54	44.11	57.79	48.18	57.77	66.85	73.03	106.69	64.71	83.95	96.20	106.69	143.42
36	27.38	34.98	39.54	44.11	57.79	48.97	60.66	69.75	75.95	106.69	64.71	83.95	96.20	106.69	143.42
37	27.38	34.98	39.54	44.11	57.79	48.97	62.96	73.46	78.87	106.69	64.71	83.95	96.20	106.69	143.42
38	27.38	34.98	39.54	44.11	57.79	48.97	62.96	73.46	81.79	106.69	64.71	83.95	96.20	106.69	143.42
39	27.38	34.98	39.54	44.11	57.79	48.97	62.96	73.46	82.20	106.69	64.71	83.95	96.20	106.69	143.42
40	30.61	36.50	41.06	47.15	63.88	52.47	66.46	76.96	87.45	117.18	71.71	89.20	101.44	115.43	152.16
41	30.83	36.50	41.89	47.15	63.88	52.47	66.46	76.96	87.45	117.18	71.71	89.20	101.44	115.43	152.16
42	33.87	38.11	42.17	47.15	65.10	52.47	66.46	76.96	87.45	117.18	71.71	89.20	101.44	115.43	152.16
43	34.11	38.36	45.11	49.68	68.24	52.47	66.46	76.96	87.45	117.18	71.71	89.20	101.44	115.43	152.16
44	34.36	41.37	45.41	50.01	71.39	52.47	66.46	76.96	87.45	117.18	71.71	89.20	101.44	115.43	152.16
45	34.60	41.77	48.63	51.62	74.68	55.97	71.71	82.20	92.70	125.93	75.21	92.70	106.69	122.43	164.41
46	36.73	44.85	48.95	54.69	77.87	55.97	71.71	82.20	92.70	125.93	75.21	92.70	106.69	122.43	164.41
47	36.73	45.15	50.72	55.97	78.71	55.97	71.71	82.20	92.70	125.93	75.21	92.70	106.69	122.43	164.41
48	36.73	45.47	50.72	55.97	78.71	55.97	71.71	82.20	92.70	125.93	75.21	92.70	106.69	122.43	164.41
49	36.73	45.47	50.72	55.97	78.71	55.97	71.71	82.20	92.70	125.93	75.21	92.70	106.69	122.43	164.41
50	40.23	48.97	55.97	62.96	85.70	62.96	78.71	90.95	101.44	136.42	82.20	103.19	120.68	134.67	180.15
51	41.98	50.72	57.72	66.46	87.45	64.71	80.45	94.45	106.69	139.92	85.70	106.69	124.18	141.67	185.39
52	41.98	52.47	59.47	66.46	90.95	64.71	83.95	96.20	108.44	145.17	87.45	108.44	127.68	143.42	190.64
53	43.73	54.22	62.96	71.71	94.45	69.96	87.45	99.69	115.43	150.41	90.95	111.94	132.92	148.67	197.64
54	45.47	55.97	64.71	73.46	97.94	71.71	89.20	103.19	118.93	155.66	92.70	117.18	136.42	152.16	206.38
55	47.22	57.72	66.46	76.96	101.44	73.46	92.70	106.69	124.18	162.66	94.45	120.68	139.92	160.91	211.63
56	48.97	61.22	71.71	80.45	108.44	76.96	97.94	111.94	127.68	173.15	97.94	127.68	146.92	167.90	222.12
57	52.47	66.46	78.71	87.45	117.18	82.20	103.19	124.18	138.17	183.65	103.19	134.67	155.66	176.65	234.37
58	55.97	71.71	82.20	92.70	124.18	87.45	110.19	129.43	146.92	192.39	110.19	139.92	162.66	185.39	244.86
59	61.22	78.71	87.45	97.94	132.92	94.45	120.68	136.42	153.91	208.13	118.93	148.67	173.15	194.14	260.60
60	64.71	82.20	94.45	104.94	141.67	99.69	125.93	146.92	166.16	220.37	122.43	155.66	181.90	206.38	272.84
61	71.71	87.45	101.44	115.43	152.16	106.69	134.67	157.41	180.15	237.86	131.18	166.16	194.14	220.37	290.34
62	76.96	94.45	108.44	122.43	164.41	117.18	145.17	171.40	192.39	255.35	139.92	176.65	208.13	232.62	309.57
63	82.20	101.44	118.93	131.18	176.65	124.18	157.41	185.39	208.13	274.59	148.67	188.89	220.37	246.61	328.81
64	87.45	108.44	127.68	139.92	188.89	132.92	167.90	197.64	222.12	293.83	155.66	197.64	234.37	262.35	349.80
65	94.45	118.93	138.17	152.16	206.38	141.67	180.15	213.38	239.61	316.57	167.90	211.63	251.86	279.84	372.54
66	103.19	129.43	148.67	167.90	223.87	153.91	195.89	227.37	260.60	342.81	180.15	227.37	267.60	302.58	400.52
67	110.19	139.92	162.66	180.15	241.36	164.41	209.88	244.86	278.09	367.29	188.89	243.11	285.09	320.07	425.01
68	120.68	150.41	176.65	197.64	264.10	176.65	223.87	264.10	300.83	395.28	201.14	260.60	306.08	348.05	456.49
69	132.92	167.90	192.39	216.88	290.34	190.64	244.86	285.09	325.32	430.26	220.37	281.59	328.81	372.54	493.22
70	146.92	185.39	215.13	241.36	323.57	209.88	269.35	314.82	358.55	472.23	237.86	306.08	358.55	407.52	538.69
71	164.41	208.13	239.61	269.35	360.30	230.87	297.33	349.80	397.02	524.70	262.35	335.81	393.53	447.75	591.16
72	183.65	230.87	267.60	300.83	402.27	258.85	328.81	388.28	440.75	582.42	288.59	370.79	433.75	491.47	650.63
73	206.38	258.85	300.83	334.06	449.49	286.84	367.29	430.26	489.72	647.13	318.32	407.52	479.23	540.44	717.09
74	230.87	288.59	334.06	376.04	501.96	320.07	407.52	479.23	545.69	718.84	351.55	449.49	526.45	598.16	787.05
75	258.85	325.32	376.04	421.51	563.18	355.05	454.74	533.45	603.41	797.55	384.78	494.97	578.92	655.88	867.51
76	290.34	365.54	425.01	479.23	638.39	393.53	501.96	592.91	675.12	890.24	423.26	542.19	638.39	727.59	958.46
77	325.32	411.02	480.98	542.19	720.59	435.50	556.18	661.12	753.82	989.94	463.49	594.66	703.10	804.54	1054.65
78	365.54	459.99	540.44	606.91	809.79	479.23	615.65	731.08	832.53	1094.88	507.21	650.63	773.06	879.75	1157.84
79	404.02	510.71	601.66	676.87	902.49	521.20	673.37	804.54	916.48	1203.32	549.19	710.10	844.77	961.95	1266.28
80	442.50	561.43	661.12	745.08	991.69	564.93	731.08	871.01	996.93	1306.51	591.16	766.06	911.23	1040.66	1367.72
81	480.98	610.40	717.09	809.79	1077.39	606.91	785.30	933.97	1066.89	1402.70	633.14	820.28	972.45	1112.37	1463.92
82	515.96	655.88	771.31	871.01	1157.84	645.38	834.28	993.44	1135.11	1491.90	675.12	869.26	1035.41	1182.33	1553.12
83	554.43	706.60	829.03	933.97	1241.79	687.36	885.00	1054.65	1201.57	1581.10	715.34	923.48	1096.63	1248.79	1644.07
84	596.41	759.07	890.24	1003.93	1334.49	731.08	942.71	1119.36	1276.77	1679.05	759.07	981.19	1163.09	1325.75	1742.01
85	641.89	816.79	958.46	1080.89	1437.68	778.31	1002.18	1189.32	1355.48	1782.24	808.04	1040.66	1233.05	1406.20	1850.45
86	692.61	879.75	1033.66	1164.84	1549.62	829.03	1065.14	1264.53	1439.43	1895.92	858.76	1103.62	1308.26	1490.15	1962.39
87	745.08	946.21	1110.62	1254.04	1666.80	881.50	1131.61	1343.24	1528.63	2011.36	911.23	1170.09	1385.21	1579.35	2079.57
88	802.79	1017.92	1196.32	1348.48	1794.48	939.22	1203.32	1427.19	1623.08	2140.78	967.20	1241.79	1470.91	1673.80	2208.99
89	862.26	1098.38	1287.27	1451.68	1934.40	998.68	1283.77	1518.14	1726.27	2278.96	1028.42	1322.25	1561.86	1776.99	2347.17
90	930.47	1182.33	1388.71	1565.36	2084.82	1066.89	1367.72	1619.58	1839.95	2429.37	1096.63	1406.20	1663.30	1892.42	2497.58
91	1003.93	1275.03	1497.15	1687.79	2243.98	1140.35	1460.42	1728.02	1962.39	2590.28	1170.09	1498.90	1771.74	2013.11	2656.74
92	1080.89	1372.97	1610.83	1817.22	2417.13	1217.31	1558.36	1843.45	2091.81	2763.43	1245.29	1596.84	1885.43	2142.53	2829.89
93	1163.09	1476.16	1735.01	1955.39	2602.52	1299.51	1663.30	1965.88	2229.98	2948.82	1327.50	1700.03	2009.61	2280.70	3015.29
94	1254.04	1591.60	1867.94	2105.80	2801.91	1390.46	1776.99	2098.81	2380.40	3146.46	1418.44	1815.47	2142.53	2431.12	3214.67
95	1350.23	1715.78	2014.86	2271.96	3020.53	1486.66	1901.17	2245.72	2546.55	3366.84	1514.64	1939.65	2289.45	2597.27	3435.05

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1
Union Security Insurance Company
6062-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Preferred rates per \$10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 80%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	25.85	30.65	34.44	37.94	54.75	39.54	50.19	57.79	66.92	88.21	61.22	78.71	89.20	103.19	136.42
30	25.85	31.94	36.50	40.04	54.75	39.54	50.19	57.79	66.92	88.87	61.22	78.71	89.20	103.19	136.42
31	25.85	31.94	36.50	41.06	54.75	39.54	50.19	57.79	66.92	94.43	61.22	78.71	89.20	103.19	136.42
32	25.85	31.94	36.50	41.06	54.75	39.54	50.19	57.79	66.92	97.21	61.22	78.71	89.20	103.19	136.42
33	25.85	31.94	36.50	41.06	54.75	42.11	50.19	57.85	66.92	101.44	61.22	78.71	89.20	103.19	136.42
34	25.85	31.94	36.50	41.06	54.75	42.11	50.31	60.48	66.92	101.44	61.22	78.71	89.20	103.19	136.42
35	25.85	31.94	36.50	41.06	54.75	44.74	52.95	60.48	68.37	101.44	61.22	78.71	89.20	103.19	136.42
36	25.85	31.94	36.50	41.06	54.75	45.47	55.60	63.11	71.10	101.44	61.22	78.71	89.20	103.19	136.42
37	25.85	31.94	36.50	41.06	54.75	45.47	57.72	66.46	73.84	101.44	61.22	78.71	89.20	103.19	136.42
38	25.85	31.94	36.50	41.06	54.75	45.47	57.72	66.46	76.57	101.44	61.22	78.71	89.20	103.19	136.42
39	25.85	31.94	36.50	41.06	54.75	45.47	57.72	66.46	76.96	101.44	61.22	78.71	89.20	103.19	136.42
40	27.55	33.46	39.54	42.58	57.79	48.97	61.22	73.46	80.45	108.44	64.71	83.95	96.20	106.69	145.17
41	27.74	33.46	40.34	42.58	57.79	48.97	61.22	73.46	80.45	108.44	64.71	83.95	96.20	106.69	145.17
42	30.48	34.93	40.61	42.58	58.90	48.97	61.22	73.46	80.45	108.44	64.71	83.95	96.20	106.69	145.17
43	30.70	35.16	43.43	44.87	61.74	48.97	61.22	73.46	80.45	108.44	64.71	83.95	96.20	106.69	145.17
44	30.92	37.92	43.72	45.17	64.59	48.97	61.22	73.46	80.45	108.44	64.71	83.95	96.20	106.69	145.17
45	31.31	38.56	45.28	48.39	68.04	50.72	66.46	76.96	87.45	115.43	69.96	89.20	101.44	115.43	152.16
46	33.23	41.40	45.58	51.27	70.95	50.72	66.46	76.96	87.45	115.43	69.96	89.20	101.44	115.43	152.16
47	33.23	41.68	47.22	52.47	71.71	50.72	66.46	76.96	87.45	115.43	69.96	89.20	101.44	115.43	152.16
48	33.23	41.98	47.22	52.47	71.71	50.72	66.46	76.96	87.45	115.43	69.96	89.20	101.44	115.43	152.16
49	33.23	41.98	47.22	52.47	71.71	50.72	66.46	76.96	87.45	115.43	69.96	89.20	101.44	115.43	152.16
50	36.73	47.22	52.47	57.72	78.71	57.72	75.21	85.70	94.45	127.68	76.96	99.69	111.94	127.68	169.65
51	36.73	47.22	54.22	59.47	82.20	57.72	76.96	89.20	97.94	132.92	78.71	101.44	118.93	131.18	176.65
52	38.48	48.97	55.97	62.96	85.70	61.22	78.71	92.70	103.19	138.17	80.45	104.94	122.43	136.42	183.65
53	40.23	50.72	57.72	64.71	87.45	62.96	82.20	94.45	106.69	141.67	83.95	106.69	125.93	141.67	187.14
54	41.98	52.47	59.47	66.46	90.95	66.46	85.70	96.20	110.19	146.92	87.45	110.19	127.68	145.17	194.14
55	43.73	54.22	61.22	69.96	94.45	69.96	87.45	99.69	115.43	150.41	90.95	115.43	132.92	148.67	199.39
56	45.47	55.97	66.46	75.21	97.94	71.71	90.95	106.69	122.43	157.41	92.70	118.93	139.92	157.41	208.13
57	47.22	61.22	71.71	80.45	106.69	75.21	97.94	115.43	129.43	171.40	96.20	127.68	146.92	167.90	220.37
58	52.47	66.46	76.96	85.70	115.43	82.20	104.94	122.43	138.17	181.90	103.19	134.67	153.91	174.90	232.62
59	55.97	71.71	82.20	92.70	124.18	87.45	110.19	129.43	148.67	195.89	108.44	139.92	164.41	185.39	244.86
60	59.47	76.96	87.45	97.94	132.92	92.70	120.68	138.17	155.66	209.88	115.43	148.67	173.15	194.14	260.60
61	64.71	82.20	94.45	106.69	141.67	101.44	129.43	150.41	171.40	223.87	122.43	157.41	183.65	209.88	274.59
62	69.96	87.45	101.44	115.43	150.41	104.94	136.42	160.91	181.90	237.86	129.43	166.16	194.14	222.12	290.34
63	75.21	94.45	108.44	122.43	164.41	115.43	148.67	173.15	194.14	260.60	138.17	178.40	208.13	234.37	311.32
64	80.45	101.44	118.93	131.18	176.65	124.18	157.41	185.39	209.88	278.09	146.92	188.89	222.12	248.36	330.56
65	87.45	110.19	129.43	141.67	190.64	132.92	171.40	201.14	225.62	300.83	155.66	201.14	237.86	265.85	353.30
66	94.45	120.68	139.92	153.91	209.88	141.67	185.39	218.63	243.11	325.32	167.90	216.88	255.35	285.09	379.53
67	101.44	129.43	148.67	169.65	225.62	152.16	195.89	229.12	264.10	346.30	178.40	229.12	267.60	307.83	405.77
68	110.19	141.67	164.41	183.65	244.86	164.41	213.38	248.36	281.59	374.29	188.89	246.61	288.59	327.06	433.75
69	122.43	155.66	180.15	201.14	271.10	178.40	232.62	269.35	307.83	407.52	202.88	267.60	311.32	353.30	468.73
70	136.42	173.15	199.39	223.87	300.83	195.89	253.61	299.08	335.81	446.00	223.87	290.34	339.31	383.03	508.96
71	150.41	192.39	223.87	251.86	334.06	216.88	279.84	330.56	374.29	494.97	243.11	318.32	372.54	423.26	557.93
72	169.65	216.88	251.86	279.84	374.29	239.61	314.82	369.04	416.26	549.19	269.35	353.30	411.02	465.24	617.40
73	190.64	241.36	279.84	314.82	418.01	269.35	349.80	409.27	463.49	610.40	300.83	388.28	452.99	515.96	678.61
74	211.63	272.84	314.82	351.55	468.73	297.33	390.03	454.74	514.21	680.36	325.32	428.51	500.22	564.93	746.83
75	237.86	304.33	353.30	397.02	529.95	328.81	428.51	503.71	575.42	757.32	360.30	468.73	550.94	626.14	823.78
76	267.60	346.30	398.77	447.75	598.16	365.54	480.98	559.68	638.39	843.02	395.28	517.71	605.16	689.11	911.23
77	302.58	388.28	449.49	507.21	675.12	405.77	531.70	624.40	713.59	937.47	433.75	566.68	668.12	762.57	1002.18
78	335.81	435.50	507.21	571.93	759.07	446.00	585.92	692.61	792.30	1038.91	472.23	624.40	734.58	837.77	1100.12
79	374.29	484.47	563.18	634.89	846.52	489.72	643.63	760.82	867.51	1140.35	514.21	678.61	801.04	914.73	1201.57
80	409.27	531.70	620.90	697.85	928.72	528.20	697.85	825.53	942.71	1236.55	554.43	732.83	864.01	988.19	1297.76
81	444.25	577.17	673.37	759.07	1009.18	564.93	746.83	883.25	1010.93	1325.75	592.91	781.81	925.22	1054.65	1385.21
82	479.23	620.90	724.09	816.79	1087.88	603.41	797.55	940.97	1075.64	1413.20	629.64	830.78	982.94	1121.11	1474.41
83	512.46	666.37	778.31	876.25	1166.59	641.89	846.52	1000.43	1140.35	1497.15	668.12	879.75	1042.41	1185.83	1560.11
84	550.94	715.34	834.28	940.97	1254.04	680.36	895.49	1058.15	1206.81	1588.10	710.10	933.97	1100.12	1255.79	1651.06
85	592.91	769.56	898.99	1012.67	1348.48	724.09	951.46	1124.61	1282.02	1686.04	753.82	991.69	1168.34	1330.99	1752.50
86	640.14	829.03	967.20	1091.38	1453.42	771.31	1010.93	1192.82	1360.73	1790.98	801.04	1051.15	1236.55	1409.70	1857.44
87	689.11	893.74	1042.41	1175.33	1561.86	820.28	1075.64	1268.03	1444.68	1901.17	850.02	1115.87	1311.75	1493.65	1965.88
88	741.58	961.95	1122.86	1264.53	1684.29	872.75	1143.85	1348.48	1533.88	2021.85	902.49	1184.08	1392.21	1582.85	2088.31
89	799.30	1035.41	1210.31	1362.48	1811.97	928.72	1217.31	1435.93	1631.82	2149.53	958.46	1257.54	1479.66	1680.80	2215.99
90	860.51	1117.61	1304.76	1469.17	1953.64	991.69	1299.51	1530.38	1738.51	2291.20	1019.67	1337.99	1574.11	1787.48	2357.66
91	926.97	1201.57	1404.45	1582.85	2105.80	1058.15	1383.46	1630.07	1852.20	2445.11	1087.88	1423.69	1673.80	1901.17	2509.82
92	998.68	1292.52	1511.14	1703.53	2268.46	1129.86	1474.41	1736.76	1972.88	2606.02	1157.84	1514.64	1780.49	2021.85	2672.48
93	1077.39	1393.96	1626.58	1832.96	2439.86	1208.56	1575.85	1852.20	2102.31	2777.42	1236.55	1616.08	1895.92	2151.28	2843.88
94	1157.84	1500.65	1752.50	1972.88	2628.76	1289.02	1682.54	1976.38	2242.23	2966.31	1318.75	1722.77	2020.10	2291.20	3032.78
95	1248.79	1619.58	1890.68	2128.54	2833.39	1379.97	1801.48	2116.30	2397.89	3172.70	1409.70	1839.95	2158.27	2446.86	3237.41

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1
Union Security Insurance Company
6062-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Standard rates per \$10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	34.98	40.87	44.48	47.78	71.48	53.23	66.92	74.52	82.13	112.54	83.95	103.19	117.18	129.43	174.90
30	34.98	42.58	47.15	50.42	71.48	53.23	66.92	74.52	82.13	113.39	83.95	103.19	117.18	129.43	174.90
31	34.98	42.58	47.15	51.71	71.48	53.23	66.92	74.52	82.13	120.48	83.95	103.19	117.18	129.43	174.90
32	34.98	42.58	47.15	51.71	71.48	53.23	66.92	74.52	82.13	124.02	83.95	103.19	117.18	129.43	174.90
33	34.98	42.58	47.15	51.71	71.48	56.68	66.92	74.60	82.13	129.43	83.95	103.19	117.18	129.43	174.90
34	34.98	42.58	47.15	51.71	71.48	56.68	67.08	77.99	82.13	129.43	83.95	103.19	117.18	129.43	174.90
35	34.98	42.58	47.15	51.71	71.48	60.23	70.61	77.99	83.90	129.43	83.95	103.19	117.18	129.43	174.90
36	34.98	42.58	47.15	51.71	71.48	61.22	74.14	81.38	87.26	129.43	83.95	103.19	117.18	129.43	174.90
37	34.98	42.58	47.15	51.71	71.48	61.22	76.96	85.70	90.62	129.43	83.95	103.19	117.18	129.43	174.90
38	34.98	42.58	47.15	51.71	71.48	61.22	76.96	85.70	93.97	129.43	83.95	103.19	117.18	129.43	174.90
39	34.98	42.58	47.15	51.71	71.48	61.22	76.96	85.70	94.45	129.43	83.95	103.19	117.18	129.43	174.90
40	36.73	44.11	50.19	56.27	76.04	62.96	80.45	90.95	103.19	136.42	87.45	108.44	124.18	139.92	187.14
41	36.99	44.11	51.20	56.27	76.04	62.96	80.45	90.95	103.19	136.42	87.45	108.44	124.18	139.92	187.14
42	40.64	46.05	51.54	56.27	77.50	62.96	80.45	90.95	103.19	136.42	87.45	108.44	124.18	139.92	187.14
43	40.94	46.35	55.13	59.30	81.24	62.96	80.45	90.95	103.19	136.42	87.45	108.44	124.18	139.92	187.14
44	41.23	49.99	55.50	59.69	84.99	62.96	80.45	90.95	103.19	136.42	87.45	108.44	124.18	139.92	187.14
45	42.84	49.81	58.69	64.53	87.96	69.96	85.70	96.20	108.44	145.17	94.45	115.43	132.92	146.92	197.64
46	45.47	53.48	59.08	68.37	91.71	69.96	85.70	96.20	108.44	145.17	94.45	115.43	132.92	146.92	197.64
47	45.47	53.83	61.22	69.96	92.70	69.96	85.70	96.20	108.44	145.17	94.45	115.43	132.92	146.92	197.64
48	45.47	54.22	61.22	69.96	92.70	69.96	85.70	96.20	108.44	145.17	94.45	115.43	132.92	146.92	197.64
49	45.47	54.22	61.22	69.96	92.70	69.96	85.70	96.20	108.44	145.17	94.45	115.43	132.92	146.92	197.64
50	48.97	59.47	69.96	76.96	103.19	76.96	92.70	106.69	120.68	162.66	103.19	127.68	146.92	164.41	220.37
51	50.72	62.96	71.71	78.71	106.69	78.71	97.94	110.19	124.18	167.90	106.69	132.92	150.41	169.65	227.37
52	52.47	64.71	75.21	82.20	110.19	82.20	101.44	117.18	129.43	173.15	108.44	136.42	155.66	174.90	234.37
53	54.22	66.46	76.96	85.70	115.43	83.95	103.19	120.68	134.67	178.40	111.94	139.92	162.66	180.15	241.36
54	57.72	69.96	80.45	87.45	120.68	89.20	106.69	124.18	138.17	185.39	118.93	143.42	167.90	185.39	251.86
55	59.47	73.46	82.20	90.95	124.18	90.95	110.19	127.68	141.67	190.64	122.43	148.67	171.40	190.64	258.85
56	62.96	76.96	87.45	96.20	131.18	96.20	117.18	134.67	150.41	201.14	127.68	155.66	180.15	199.39	269.35
57	66.46	82.20	92.70	103.19	139.92	101.44	125.93	143.42	160.91	215.13	132.92	164.41	188.89	211.63	283.34
58	71.71	87.45	99.69	110.19	150.41	106.69	132.92	152.16	171.40	230.87	138.17	173.15	199.39	223.87	300.83
59	76.96	94.45	106.69	120.68	162.66	115.43	143.42	164.41	183.65	246.61	146.92	183.65	211.63	236.12	316.57
60	82.20	101.44	117.18	129.43	174.90	122.43	152.16	176.65	197.64	265.85	153.91	194.14	223.87	251.86	335.81
61	89.20	108.44	125.93	138.17	187.14	132.92	164.41	190.64	213.38	285.09	166.16	206.38	237.86	265.85	356.80
62	96.20	118.93	134.67	148.67	201.14	143.42	178.40	202.88	229.12	307.83	176.65	220.37	253.61	283.34	379.53
63	104.94	127.68	145.17	162.66	218.63	155.66	190.64	220.37	246.61	330.56	188.89	234.37	271.10	304.33	405.77
64	111.94	138.17	157.41	174.90	236.12	167.90	208.13	237.86	267.60	358.55	201.14	251.86	288.59	323.57	435.50
65	122.43	150.41	171.40	188.89	257.10	178.40	223.87	257.10	286.84	384.78	215.13	269.35	309.57	346.30	463.49
66	132.92	164.41	185.39	206.38	278.09	192.39	241.36	276.34	311.32	414.51	230.87	286.84	330.56	370.79	496.72
67	143.42	176.65	201.14	223.87	302.58	208.13	258.85	299.08	334.06	446.00	244.86	307.83	355.05	397.02	531.70
68	155.66	190.64	218.63	241.36	327.06	222.12	276.34	320.07	358.55	479.23	264.10	327.06	377.79	423.26	566.68
69	171.40	209.88	239.61	265.85	358.55	241.36	300.83	348.05	390.03	519.45	283.34	353.30	409.27	458.24	610.40
70	188.89	232.62	265.85	293.83	398.77	264.10	330.56	381.28	426.76	573.67	307.83	384.78	446.00	498.47	668.12
71	211.63	260.60	297.33	328.81	446.00	292.08	367.29	423.26	473.98	636.64	337.56	423.26	489.72	549.19	732.83
72	236.12	288.59	330.56	367.29	496.72	327.06	407.52	470.48	529.95	706.60	372.54	463.49	538.69	603.41	808.04
73	264.10	323.57	369.04	411.02	554.43	363.79	452.99	524.70	589.42	785.30	409.27	512.46	592.91	666.37	890.24
74	297.33	363.79	414.51	459.99	622.65	404.02	505.46	584.17	654.13	874.50	451.24	564.93	652.38	732.83	981.19
75	330.56	407.52	466.98	517.71	699.60	447.75	559.68	648.88	731.08	974.20	494.97	620.90	720.59	809.79	1080.89
76	372.54	459.99	529.95	587.67	792.30	496.72	624.40	725.84	816.79	1087.88	543.94	683.86	797.55	895.49	1192.82
77	419.76	519.45	598.16	666.37	898.99	550.94	694.36	809.79	912.98	1215.56	598.16	755.57	878.00	989.94	1318.75
78	470.48	584.17	673.37	748.57	1010.93	610.40	769.56	898.99	1012.67	1350.23	655.88	827.28	965.45	1089.63	1451.68
79	521.20	648.88	752.07	836.02	1126.36	668.12	846.52	989.94	1117.61	1484.91	713.59	902.49	1056.40	1191.07	1584.60
80	573.67	713.59	825.53	919.98	1238.30	724.09	916.48	1075.64	1213.81	1612.58	769.56	972.45	1140.35	1289.02	1712.28
81	622.65	774.81	897.24	1000.43	1344.99	778.31	986.44	1152.60	1304.76	1729.77	822.03	1042.41	1220.81	1378.22	1829.46
82	669.87	832.53	965.45	1077.39	1448.18	829.03	1047.65	1229.55	1388.71	1843.45	874.50	1105.37	1297.76	1463.92	1946.64
83	718.84	895.49	1035.41	1154.34	1553.12	881.50	1112.37	1303.01	1470.91	1955.39	926.97	1173.58	1372.97	1549.62	2060.33
84	773.06	960.20	1110.62	1240.05	1668.55	939.22	1182.33	1381.71	1560.11	2076.07	986.44	1243.54	1455.17	1640.57	2182.76
85	830.78	1035.41	1196.32	1334.49	1794.48	998.68	1259.28	1470.91	1658.06	2207.25	1045.91	1322.25	1544.37	1740.26	2315.68
86	897.24	1115.87	1289.02	1439.43	1936.15	1063.40	1337.99	1563.61	1763.00	2347.17	1110.62	1402.70	1637.07	1845.20	2455.60
87	965.45	1199.82	1390.46	1547.87	2083.07	1133.36	1423.69	1665.05	1871.44	2494.08	1180.58	1488.40	1736.76	1953.64	2602.52
88	1038.91	1290.77	1495.40	1666.80	2242.23	1206.81	1514.64	1769.99	1990.37	2653.24	1254.04	1579.35	1843.45	2072.57	2763.43
89	1119.36	1392.21	1609.09	1794.48	2415.38	1285.52	1616.08	1883.68	2119.80	2826.39	1332.74	1679.05	1957.14	2200.25	2936.58
90	1206.81	1500.65	1735.01	1936.15	2602.52	1372.97	1724.52	2009.61	2259.72	3013.54	1420.19	1787.48	2083.07	2340.17	3123.73
91	1301.26	1617.83	1871.44	2086.56	2807.16	1467.42	1839.95	2146.03	2410.13	3218.17	1514.64	1904.67	2219.49	2492.33	3326.61
92	1399.21	1740.26	2013.11	2245.72	3020.53	1565.36	1964.13	2287.70	2571.04	3431.55	1612.58	2028.85	2361.16	2651.49	3541.74
93	1505.89	1873.19	2168.77	2417.13	3253.15	1673.80	2097.06	2443.36	2740.69	3664.17	1721.02	2161.77	2515.07	2822.90	3772.61
94	1623.08	2016.60	2333.17	2602.52	3501.51	1789.23	2240.48	2607.77	2926.09	3912.53	1836.46	2305.19	2681.23	3008.29	4020.97
95	1747.26	2175.76	2516.82	2807.16	3776.10	1915.16	2399.64	2791.41	3130.72	4187.12	1962.39	2462.60	2864.87	3212.92	4295.56

15% discount available on policies covering two insured
An additional 5% discount is

Appendix B1
Union Security Insurance Company
6062-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Standard rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	30.42	36.49	40.18	43.56	63.88	45.63	57.79	66.92	74.52	100.38	73.46	90.95	104.94	117.18	155.66
30	30.42	38.02	42.58	45.97	63.88	45.63	57.79	66.92	74.52	101.13	73.46	90.95	104.94	117.18	155.66
31	30.42	38.02	42.58	47.15	63.88	45.63	57.79	66.92	74.52	107.45	73.46	90.95	104.94	117.18	155.66
32	30.42	38.02	42.58	47.15	63.88	45.63	57.79	66.92	74.52	110.61	73.46	90.95	104.94	117.18	155.66
33	30.42	38.02	42.58	47.15	63.88	48.59	57.79	66.98	74.52	115.43	73.46	90.95	104.94	117.18	155.66
34	30.42	38.02	42.58	47.15	63.88	48.59	57.93	70.03	74.52	115.43	73.46	90.95	104.94	117.18	155.66
35	30.42	38.02	42.58	47.15	63.88	51.62	60.98	70.03	76.14	115.43	73.46	90.95	104.94	117.18	155.66
36	30.42	38.02	42.58	47.15	63.88	52.47	64.03	73.07	79.18	115.43	73.46	90.95	104.94	117.18	155.66
37	30.42	38.02	42.58	47.15	63.88	52.47	66.46	76.96	82.23	115.43	73.46	90.95	104.94	117.18	155.66
38	30.42	38.02	42.58	47.15	63.88	52.47	66.46	76.96	85.27	115.43	73.46	90.95	104.94	117.18	155.66
39	30.42	38.02	42.58	47.15	63.88	52.47	66.46	76.96	85.70	115.43	73.46	90.95	104.94	117.18	155.66
40	33.67	39.54	44.11	50.19	68.44	57.72	71.71	80.45	90.95	122.43	80.45	96.20	108.44	124.18	167.90
41	33.91	39.54	44.99	50.19	68.44	57.72	71.71	80.45	90.95	122.43	80.45	96.20	108.44	124.18	167.90
42	37.26	41.28	45.29	50.19	69.75	57.72	71.71	80.45	90.95	122.43	80.45	96.20	108.44	124.18	167.90
43	37.52	41.56	48.45	52.89	73.11	57.72	71.71	80.45	90.95	122.43	80.45	96.20	108.44	124.18	167.90
44	37.79	44.82	48.77	53.23	76.49	57.72	71.71	80.45	90.95	122.43	80.45	96.20	108.44	124.18	167.90
45	37.90	44.99	51.98	54.85	78.00	61.22	76.96	85.70	94.45	129.43	83.95	103.19	117.18	131.18	174.90
46	40.23	48.30	52.33	58.11	81.33	61.22	76.96	85.70	94.45	129.43	83.95	103.19	117.18	131.18	174.90
47	40.23	48.62	54.22	59.47	82.20	61.22	76.96	85.70	94.45	129.43	83.95	103.19	117.18	131.18	174.90
48	40.23	48.97	54.22	59.47	82.20	61.22	76.96	85.70	94.45	129.43	83.95	103.19	117.18	131.18	174.90
49	40.23	48.97	54.22	59.47	82.20	61.22	76.96	85.70	94.45	129.43	83.95	103.19	117.18	131.18	174.90
50	43.73	54.22	61.22	66.46	90.95	66.46	83.95	96.20	106.69	143.42	90.95	115.43	131.18	145.17	194.14
51	45.47	55.97	62.96	71.71	94.45	69.96	87.45	99.69	110.19	148.67	94.45	118.93	134.67	150.41	201.14
52	47.22	57.72	64.71	73.46	97.94	73.46	90.95	101.44	115.43	152.16	97.94	122.43	138.17	153.91	209.88
53	48.97	59.47	69.96	76.96	101.44	75.21	92.70	106.69	120.68	157.41	101.44	125.93	145.17	162.66	215.13
54	50.72	61.22	71.71	78.71	104.94	78.71	96.20	110.19	124.18	164.41	103.19	129.43	148.67	166.16	222.12
55	52.47	62.96	73.46	82.20	108.44	80.45	97.94	111.94	127.68	169.65	106.69	132.92	152.16	171.40	229.12
56	55.97	69.96	78.71	85.70	117.18	85.70	104.94	120.68	134.67	180.15	111.94	139.92	160.91	178.40	239.61
57	59.47	73.46	83.95	92.70	124.18	90.95	110.19	129.43	143.42	190.64	118.93	145.17	169.65	188.89	251.86
58	62.96	78.71	89.20	97.94	132.92	96.20	118.93	136.42	152.16	202.88	124.18	153.91	178.40	197.64	265.85
59	69.96	83.95	96.20	106.69	143.42	103.19	127.68	146.92	166.16	220.37	131.18	164.41	188.89	211.63	281.59
60	75.21	90.95	103.19	115.43	153.91	110.19	136.42	157.41	176.65	234.37	139.92	173.15	199.39	223.87	299.08
61	80.45	97.94	110.19	124.18	167.90	118.93	146.92	169.65	188.89	255.35	148.67	185.39	211.63	237.86	318.32
62	85.70	104.94	120.68	132.92	180.15	127.68	157.41	181.90	202.88	272.84	155.66	195.89	225.62	253.61	337.56
63	92.70	115.43	129.43	143.42	194.14	138.17	171.40	195.89	220.37	293.83	167.90	209.88	239.61	269.35	362.04
64	99.69	124.18	139.92	153.91	209.88	146.92	185.39	211.63	236.12	316.57	178.40	223.87	257.10	286.84	384.78
65	108.44	134.67	152.16	169.65	229.12	160.91	199.39	229.12	257.10	344.55	190.64	239.61	274.59	309.57	414.51
66	118.93	145.17	166.16	183.65	246.61	173.15	215.13	246.61	276.34	369.04	206.38	257.10	293.83	330.56	442.50
67	127.68	155.66	178.40	197.64	269.35	183.65	229.12	264.10	297.33	397.02	218.63	272.84	314.82	353.30	472.23
68	138.17	171.40	194.14	216.88	290.34	195.89	246.61	283.34	320.07	425.01	232.62	292.08	335.81	377.79	505.46
69	150.41	185.39	213.38	236.12	320.07	213.38	265.85	309.57	348.05	463.49	251.86	313.07	363.79	407.52	545.69
70	167.90	208.13	236.12	264.10	355.05	234.37	293.83	339.31	381.28	508.96	272.84	344.55	397.02	446.00	594.66
71	187.14	230.87	264.10	292.08	397.02	260.60	325.32	376.04	423.26	564.93	300.83	376.04	435.50	487.97	652.38
72	209.88	258.85	293.83	327.06	442.50	288.59	362.04	418.01	470.48	629.64	328.81	414.51	479.23	538.69	718.84
73	234.37	286.84	328.81	365.54	494.97	323.57	402.27	465.24	524.70	699.60	363.79	454.74	528.20	592.91	792.30
74	264.10	323.57	369.04	409.27	554.43	360.30	449.49	519.45	584.17	780.06	402.27	503.71	582.42	652.38	872.75
75	293.83	363.79	416.26	459.99	624.40	398.77	500.22	578.92	648.88	867.51	440.75	554.43	641.89	718.84	961.95
76	332.31	409.27	470.48	521.20	706.60	444.25	554.43	645.38	725.84	967.20	486.22	608.65	710.10	797.55	1061.65
77	374.29	463.49	533.45	592.91	799.30	493.22	619.15	720.59	813.29	1080.89	533.45	673.37	781.81	881.50	1173.58
78	418.01	519.45	599.91	668.12	898.99	542.19	685.61	801.04	902.49	1199.82	582.42	736.33	862.26	970.70	1289.02
79	465.24	578.92	668.12	743.33	1002.18	596.41	753.82	879.75	993.44	1320.50	634.89	804.54	939.22	1059.90	1409.70
80	510.71	634.89	734.58	818.53	1101.87	645.38	816.79	956.71	1080.89	1435.93	685.61	865.76	1014.42	1145.60	1525.13
81	554.43	689.11	799.30	890.24	1196.32	694.36	876.25	1028.42	1157.84	1540.87	732.83	926.97	1087.88	1226.05	1630.07
82	596.41	741.58	858.76	958.46	1287.27	738.08	933.97	1093.13	1234.80	1638.82	780.06	986.44	1152.60	1304.76	1731.52
83	640.14	797.55	921.73	1028.42	1381.71	785.30	991.69	1161.34	1310.01	1740.26	827.28	1045.91	1222.56	1378.22	1832.96
84	687.36	855.26	989.94	1103.62	1484.91	834.28	1052.90	1231.30	1388.71	1846.95	876.25	1107.12	1294.26	1460.42	1943.15
85	739.83	919.98	1065.14	1187.58	1598.59	890.24	1121.11	1310.01	1474.41	1964.13	930.47	1175.33	1374.72	1547.87	2062.08
86	799.30	993.44	1147.35	1280.27	1722.77	947.96	1192.82	1392.21	1567.11	2088.31	989.94	1247.04	1456.92	1640.57	2186.26
87	858.76	1066.89	1236.55	1378.22	1853.95	1007.43	1268.03	1481.41	1666.80	2219.49	1049.40	1322.25	1546.12	1738.51	2317.43
88	923.48	1149.10	1329.24	1484.91	1995.62	1073.89	1350.23	1574.11	1771.74	2361.16	1115.87	1404.45	1638.82	1845.20	2459.10
89	995.18	1238.30	1434.19	1596.84	2149.53	1143.85	1439.43	1677.30	1883.68	2515.07	1185.83	1493.65	1742.01	1957.14	2613.02
90	1073.89	1334.49	1544.37	1722.77	2317.43	1222.56	1535.63	1787.48	2009.61	2682.98	1264.53	1589.85	1853.95	2083.07	2780.92
91	1156.09	1439.43	1665.05	1857.44	2497.58	1306.51	1638.82	1908.17	2144.28	2863.12	1348.48	1693.04	1972.88	2217.74	2961.07
92	1245.29	1549.62	1790.98	1999.11	2688.22	1395.71	1749.01	2035.84	2285.95	3053.76	1437.68	1804.97	2100.56	2359.41	3151.71
93	1339.74	1668.55	1929.15	2151.28	2894.61	1490.15	1867.94	2174.01	2439.86	3260.15	1532.13	1922.16	2238.73	2511.57	3358.09
94	1444.68	1794.48	2077.82	2317.43	3116.73	1593.34	1995.62	2320.93	2604.27	3482.27	1635.32	2049.84	2385.64	2677.73	3580.22
95	1556.62	1936.15	2240.48	2497.58	3359.84	1707.03	2135.54	2485.34	2784.42	3725.38	1747.26	2189.76	2550.05	2857.88	3823.33

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1
Union Security Insurance Company
6062-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Standard rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	28.90	33.57	35.87	39.34	57.79	44.11	53.23	60.84	68.44	91.25	66.46	83.95	94.45	104.94	143.42
30	28.90	34.98	38.02	41.52	57.79	44.11	53.23	60.84	68.44	91.94	66.46	83.95	94.45	104.94	143.42
31	28.90	34.98	38.02	42.58	57.79	44.11	53.23	60.84	68.44	97.68	66.46	83.95	94.45	104.94	143.42
32	28.90	34.98	38.02	42.58	57.79	44.11	53.23	60.84	68.44	100.56	66.46	83.95	94.45	104.94	143.42
33	28.90	34.98	38.02	42.58	57.79	46.97	53.23	60.89	68.44	104.94	66.46	83.95	94.45	104.94	143.42
34	28.90	34.98	38.02	42.58	57.79	46.97	53.36	63.66	68.44	104.94	66.46	83.95	94.45	104.94	143.42
35	28.90	34.98	38.02	42.58	57.79	49.90	56.16	63.66	69.92	104.94	66.46	83.95	94.45	104.94	143.42
36	28.90	34.98	38.02	42.58	57.79	50.72	58.97	66.43	72.72	104.94	66.46	83.95	94.45	104.94	143.42
37	28.90	34.98	38.02	42.58	57.79	50.72	61.22	69.96	75.51	104.94	66.46	83.95	94.45	104.94	143.42
38	28.90	34.98	38.02	42.58	57.79	50.72	61.22	69.96	78.31	104.94	66.46	83.95	94.45	104.94	143.42
39	28.90	34.98	38.02	42.58	57.79	50.72	61.22	69.96	78.71	104.94	66.46	83.95	94.45	104.94	143.42
40	30.61	36.50	41.06	45.63	62.36	52.47	64.71	75.21	83.95	110.19	71.71	89.20	101.44	111.94	150.41
41	30.83	36.50	41.89	45.63	62.36	52.47	64.71	75.21	83.95	110.19	71.71	89.20	101.44	111.94	150.41
42	33.87	38.11	42.17	45.63	63.55	52.47	64.71	75.21	83.95	110.19	71.71	89.20	101.44	111.94	150.41
43	34.11	38.36	45.11	48.08	66.62	52.47	64.71	75.21	83.95	110.19	71.71	89.20	101.44	111.94	150.41
44	34.36	41.37	45.41	48.40	69.69	52.47	64.71	75.21	83.95	110.19	71.71	89.20	101.44	111.94	150.41
45	34.60	40.17	46.95	50.01	71.36	55.97	66.46	78.71	87.45	117.18	76.96	92.70	104.94	118.93	160.91
46	36.73	43.13	47.27	52.98	74.41	55.97	66.46	78.71	87.45	117.18	76.96	92.70	104.94	118.93	160.91
47	36.73	43.41	48.97	54.22	75.21	55.97	66.46	78.71	87.45	117.18	76.96	92.70	104.94	118.93	160.91
48	36.73	43.73	48.97	54.22	75.21	55.97	66.46	78.71	87.45	117.18	76.96	92.70	104.94	118.93	160.91
49	36.73	43.73	48.97	54.22	75.21	55.97	66.46	78.71	87.45	117.18	76.96	92.70	104.94	118.93	160.91
50	40.23	48.97	55.97	61.22	83.95	61.22	76.96	87.45	97.94	131.18	83.95	103.19	120.68	132.92	178.40
51	41.98	50.72	57.72	62.96	87.45	62.96	78.71	90.95	99.69	136.42	87.45	106.69	124.18	136.42	185.39
52	43.73	52.47	59.47	66.46	89.20	66.46	82.20	92.70	104.94	139.92	89.20	110.19	127.68	141.67	188.89
53	45.47	54.22	61.22	69.96	92.70	69.96	83.95	96.20	108.44	145.17	92.70	115.43	131.18	146.92	195.89
54	47.22	55.97	62.96	71.71	96.20	71.71	87.45	99.69	110.19	148.67	96.20	118.93	134.67	150.41	201.14
55	47.22	57.72	66.46	75.21	99.69	73.46	89.20	103.19	117.18	153.91	96.20	120.68	139.92	155.66	209.88
56	50.72	61.22	71.71	78.71	104.94	76.96	94.45	108.44	122.43	164.41	101.44	127.68	145.17	162.66	218.63
57	54.22	66.46	76.96	83.95	111.94	82.20	101.44	117.18	129.43	174.90	106.69	134.67	153.91	171.40	229.12
58	57.72	71.71	82.20	89.20	122.43	87.45	106.69	125.93	138.17	187.14	111.94	139.92	162.66	180.15	241.36
59	61.22	76.96	87.45	96.20	131.18	92.70	117.18	132.92	148.67	199.39	118.93	148.67	171.40	190.64	257.10
60	66.46	82.20	94.45	103.19	141.67	99.69	124.18	143.42	160.91	215.13	125.93	155.66	181.90	201.14	272.84
61	73.46	89.20	101.44	111.94	152.16	106.69	134.67	153.91	173.15	230.87	134.67	167.90	192.39	216.88	290.34
62	78.71	96.20	108.44	122.43	164.41	117.18	145.17	166.16	187.14	248.36	143.42	178.40	206.38	230.87	307.83
63	85.70	103.19	118.93	131.18	176.65	125.93	153.91	178.40	199.39	267.60	153.91	190.64	220.37	244.86	328.81
64	90.95	111.94	127.68	141.67	190.64	134.67	169.65	192.39	216.88	288.59	162.66	202.88	234.37	264.10	351.55
65	97.94	122.43	138.17	152.16	208.13	143.42	180.15	208.13	232.62	311.32	173.15	216.88	251.86	279.84	374.29
66	106.69	132.92	150.41	167.90	225.62	155.66	194.14	225.62	253.61	335.81	185.39	232.62	269.35	302.58	402.27
67	117.18	143.42	164.41	180.15	243.11	167.90	209.88	241.36	269.35	360.30	197.64	248.36	286.84	320.07	428.51
68	125.93	153.91	176.65	195.89	265.85	180.15	223.87	258.85	290.34	390.03	211.63	265.85	306.08	344.55	459.99
69	138.17	169.65	194.14	215.13	290.34	194.14	241.36	281.59	314.82	421.51	229.12	285.09	330.56	370.79	496.72
70	152.16	187.14	215.13	239.61	321.82	215.13	265.85	309.57	348.05	461.74	248.36	311.32	360.30	405.77	540.44
71	171.40	209.88	239.61	267.60	360.30	237.86	293.83	342.81	384.78	514.21	272.84	342.81	397.02	446.00	592.91
72	190.64	234.37	267.60	299.08	402.27	264.10	328.81	379.53	428.51	571.93	300.83	376.04	435.50	489.72	652.38
73	213.38	262.35	300.83	332.31	449.49	292.08	367.29	425.01	475.73	636.64	330.56	414.51	480.98	540.44	720.59
74	239.61	293.83	335.81	372.54	503.71	327.06	409.27	472.23	531.70	710.10	365.54	458.24	529.95	594.66	794.05
75	269.35	330.56	377.79	419.76	566.68	363.79	454.74	526.45	591.16	788.80	402.27	503.71	584.17	655.88	874.50
76	302.58	372.54	426.76	473.98	641.89	402.27	505.46	587.67	661.12	879.75	440.75	554.43	643.63	724.09	965.45
77	339.31	421.51	484.47	538.69	727.59	447.75	563.18	654.13	738.08	984.69	484.47	610.40	711.85	801.04	1066.89
78	381.28	472.23	545.69	606.91	818.53	494.97	624.40	727.59	822.03	1093.13	531.70	671.62	783.55	883.25	1175.33
79	423.26	526.45	606.91	676.87	911.23	542.19	683.86	801.04	904.24	1199.82	578.92	731.08	855.26	963.70	1282.02
80	463.49	578.92	669.87	745.08	1002.18	587.67	743.33	871.01	984.69	1304.76	622.65	788.80	923.48	1044.16	1385.21
81	503.71	627.89	725.84	809.79	1089.63	631.39	799.30	935.72	1054.65	1402.70	666.37	844.77	988.19	1117.61	1484.91
82	542.19	675.12	781.81	871.01	1173.58	671.62	850.02	995.18	1122.86	1493.65	708.35	897.24	1051.15	1185.83	1577.60
83	582.42	725.84	837.77	935.72	1259.28	715.34	904.24	1054.65	1191.07	1584.60	752.07	951.46	1112.37	1255.79	1670.30
84	626.14	778.31	900.74	1003.93	1351.98	760.82	958.46	1121.11	1262.78	1680.80	799.30	1007.43	1178.83	1327.50	1768.25
85	673.37	837.77	968.95	1080.89	1455.17	808.04	1019.67	1191.07	1343.24	1787.48	848.27	1072.14	1252.29	1407.95	1876.68
86	725.84	904.24	1045.91	1166.59	1567.11	860.51	1086.13	1268.03	1427.19	1901.17	900.74	1136.85	1327.50	1493.65	1990.37
87	781.81	970.70	1124.61	1255.79	1687.79	916.48	1152.60	1346.73	1516.39	2020.10	956.71	1203.32	1406.20	1582.85	2109.30
88	839.52	1045.91	1212.06	1350.23	1815.47	974.20	1227.80	1434.19	1610.83	2147.78	1014.42	1278.52	1493.65	1677.30	2236.98
89	905.99	1128.11	1304.76	1453.42	1955.39	1040.66	1310.01	1526.88	1715.78	2287.70	1080.89	1360.73	1586.35	1780.49	2376.90
90	975.95	1215.56	1406.20	1567.11	2107.55	1110.62	1397.46	1628.32	1829.46	2441.61	1150.85	1448.18	1687.79	1895.92	2530.81
91	1052.90	1310.01	1514.64	1689.54	2273.71	1187.58	1491.90	1736.76	1951.89	2606.02	1227.80	1542.62	1797.98	2016.60	2695.22
92	1133.36	1409.70	1631.82	1818.97	2446.86	1268.03	1591.60	1853.95	2081.32	2779.17	1308.26	1642.32	1913.41	2146.03	2868.37
93	1220.81	1516.39	1756.00	1957.14	2634.00	1355.48	1698.29	1976.38	2219.49	2966.31	1395.71	1749.01	2037.59	2284.20	3055.51
94	1313.50	1633.57	1890.68	2107.55	2835.14	1448.18	1815.47	2111.05	2369.90	3169.20	1488.40	1866.19	2172.27	2436.37	3258.40
95	1416.70	1763.00	2039.34	2273.71	3057.26	1551.37	1944.89	2261.47	2536.06	3391.32	1591.60	1995.62	2320.93	2600.77	3480.52

15% discount available on policies covering two insured
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Appendix B1
Union Security Insurance Company
6062-MD

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Standard rates per \$10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	25.85	30.65	34.44	36.53	53.23	39.54	50.19	56.27	63.88	85.17	62.96	80.45	90.95	99.69	134.67
30	25.85	31.94	36.50	38.56	53.23	39.54	50.19	56.27	63.88	85.81	62.96	80.45	90.95	99.69	134.67
31	25.85	31.94	36.50	39.54	53.23	39.54	50.19	56.27	63.88	91.17	62.96	80.45	90.95	99.69	134.67
32	25.85	31.94	36.50	39.54	53.23	39.54	50.19	56.27	63.88	93.85	62.96	80.45	90.95	99.69	134.67
33	25.85	31.94	36.50	39.54	53.23	42.11	50.19	56.33	63.88	97.94	62.96	80.45	90.95	99.69	134.67
34	25.85	31.94	36.50	39.54	53.23	42.11	50.31	58.89	63.88	97.94	62.96	80.45	90.95	99.69	134.67
35	25.85	31.94	36.50	39.54	53.23	44.74	52.95	58.89	65.26	97.94	62.96	80.45	90.95	99.69	134.67
36	25.85	31.94	36.50	39.54	53.23	45.47	55.60	61.45	67.87	97.94	62.96	80.45	90.95	99.69	134.67
37	25.85	31.94	36.50	39.54	53.23	45.47	57.72	64.71	70.48	97.94	62.96	80.45	90.95	99.69	134.67
38	25.85	31.94	36.50	39.54	53.23	45.47	57.72	64.71	73.09	97.94	62.96	80.45	90.95	99.69	134.67
39	25.85	31.94	36.50	39.54	53.23	45.47	57.72	64.71	73.46	97.94	62.96	80.45	90.95	99.69	134.67
40	27.55	33.46	38.02	42.58	56.27	48.97	59.47	69.96	78.71	103.19	66.46	83.95	96.20	106.69	143.42
41	27.74	33.46	38.79	42.58	56.27	48.97	59.47	69.96	78.71	103.19	66.46	83.95	96.20	106.69	143.42
42	30.48	34.93	39.05	42.58	57.35	48.97	59.47	69.96	78.71	103.19	66.46	83.95	96.20	106.69	143.42
43	30.70	35.16	41.76	44.87	60.12	48.97	59.47	69.96	78.71	103.19	66.46	83.95	96.20	106.69	143.42
44	30.92	37.92	42.04	45.17	62.89	48.97	59.47	69.96	78.71	103.19	66.46	83.95	96.20	106.69	143.42
45	32.96	38.56	45.28	46.78	66.38	52.47	64.71	75.21	82.20	110.19	73.46	89.20	101.44	111.94	152.16
46	34.98	41.40	45.58	49.57	69.22	52.47	64.71	75.21	82.20	110.19	73.46	89.20	101.44	111.94	152.16
47	34.98	41.68	47.22	50.72	69.96	52.47	64.71	75.21	82.20	110.19	73.46	89.20	101.44	111.94	152.16
48	34.98	41.98	47.22	50.72	69.96	52.47	64.71	75.21	82.20	110.19	73.46	89.20	101.44	111.94	152.16
49	34.98	41.98	47.22	50.72	69.96	52.47	64.71	75.21	82.20	110.19	73.46	89.20	101.44	111.94	152.16
50	38.48	45.47	50.72	55.97	78.71	59.47	73.46	82.20	90.95	124.18	80.45	97.94	111.94	125.93	171.40
51	38.48	47.22	54.22	59.47	80.45	59.47	75.21	85.70	96.20	127.68	82.20	101.44	118.93	131.18	174.90
52	40.23	48.97	55.97	61.22	83.95	61.22	78.71	89.20	97.94	132.92	85.70	104.94	122.43	134.67	181.90
53	41.98	50.72	57.72	62.96	87.45	64.71	80.45	92.70	101.44	138.17	87.45	108.44	125.93	138.17	187.14
54	43.73	52.47	59.47	66.46	89.20	66.46	83.95	94.45	106.69	141.67	90.95	111.94	129.43	143.42	192.39
55	45.47	54.22	61.22	69.96	92.70	69.96	85.70	97.94	108.44	146.92	92.70	117.18	132.92	148.67	197.64
56	47.22	57.72	64.71	73.46	97.94	73.46	90.95	103.19	115.43	153.91	96.20	122.43	138.17	153.91	208.13
57	50.72	61.22	71.71	78.71	104.94	78.71	96.20	110.19	124.18	166.16	101.44	127.68	145.17	164.41	218.63
58	54.22	66.46	76.96	83.95	111.94	82.20	103.19	118.93	131.18	176.65	106.69	134.67	153.91	173.15	230.87
59	57.72	71.71	82.20	90.95	122.43	87.45	108.44	127.68	141.67	188.89	111.94	141.67	164.41	183.65	243.11
60	61.22	76.96	87.45	97.94	131.18	92.70	117.18	134.67	152.16	201.14	118.93	148.67	173.15	194.14	258.85
61	66.46	83.95	94.45	104.94	141.67	101.44	127.68	145.17	164.41	218.63	127.68	160.91	183.65	206.38	276.34
62	73.46	90.95	101.44	111.94	152.16	108.44	138.17	155.66	176.65	234.37	136.42	173.15	195.89	218.63	292.08
63	78.71	97.94	110.19	122.43	166.16	118.93	148.67	171.40	188.89	255.35	143.42	183.65	209.88	232.62	313.07
64	85.70	104.94	120.68	132.92	180.15	127.68	160.91	183.65	206.38	276.34	153.91	194.14	223.87	251.86	335.81
65	92.70	115.43	131.18	143.42	194.14	136.42	173.15	197.64	220.37	297.33	166.16	208.13	239.61	267.60	358.55
66	99.69	125.93	141.67	155.66	213.38	146.92	187.14	215.13	237.86	320.07	176.65	223.87	257.10	286.84	384.78
67	108.44	134.67	152.16	169.65	229.12	157.41	199.39	229.12	257.10	344.55	188.89	237.86	272.84	306.08	409.27
68	118.93	145.17	166.16	183.65	248.36	171.40	213.38	244.86	274.59	369.04	201.14	255.35	292.08	327.06	439.00
69	129.43	160.91	181.90	201.14	272.84	183.65	232.62	267.60	300.83	400.52	216.88	274.59	314.82	355.05	472.23
70	141.67	178.40	201.14	223.87	304.33	199.39	257.10	292.08	328.81	442.50	234.37	300.83	344.55	384.78	515.96
71	160.91	197.64	225.62	251.86	337.56	223.87	283.34	325.32	367.29	489.72	258.85	328.81	377.79	425.01	566.68
72	178.40	222.12	253.61	279.84	377.79	248.36	316.57	363.79	407.52	543.94	283.34	362.04	416.26	466.98	624.40
73	199.39	248.36	281.59	313.07	423.26	278.09	353.30	404.02	454.74	606.91	314.82	400.52	458.24	514.21	689.11
74	223.87	279.84	316.57	351.55	475.73	309.57	393.53	451.24	505.46	676.87	346.30	442.50	505.46	566.68	760.82
75	251.86	314.82	356.80	397.02	535.20	342.81	437.25	501.96	564.93	753.82	379.53	486.22	557.93	627.89	836.02
76	283.34	355.05	404.02	447.75	605.16	381.28	486.22	559.68	629.64	839.52	418.01	535.20	617.40	690.86	923.48
77	318.32	402.27	458.24	508.96	687.36	421.51	542.19	626.14	706.60	940.97	458.24	589.42	682.11	767.81	1021.42
78	356.80	451.24	514.21	573.67	773.06	465.24	599.91	694.36	783.55	1042.41	501.96	647.13	746.83	844.77	1124.61
79	397.02	501.96	575.42	638.39	862.26	510.71	657.63	764.32	862.26	1147.35	545.69	706.60	818.53	919.98	1226.05
80	435.50	550.94	631.39	703.10	947.96	554.43	715.34	829.03	937.47	1245.29	589.42	760.82	881.50	996.93	1324.00
81	470.48	598.16	685.61	764.32	1030.16	594.66	767.81	891.99	1005.68	1336.24	629.64	813.29	944.46	1065.14	1416.70
82	507.21	643.63	738.08	822.03	1107.12	633.14	816.79	947.96	1070.39	1421.94	669.87	864.01	1002.18	1131.61	1504.15
83	545.69	690.86	792.30	881.50	1189.32	675.12	867.51	1005.68	1133.36	1509.39	711.85	914.73	1061.65	1196.32	1593.34
84	585.92	741.58	851.77	947.96	1276.77	717.09	919.98	1066.89	1201.57	1600.34	753.82	968.95	1124.61	1266.28	1687.79
85	629.64	799.30	916.48	1019.67	1374.72	760.82	979.44	1135.11	1276.77	1701.78	799.30	1030.16	1192.82	1343.24	1789.23
86	678.61	860.51	988.19	1100.12	1481.41	809.79	1040.66	1206.81	1357.23	1808.47	848.27	1091.38	1264.53	1421.94	1895.92
87	731.08	926.97	1061.65	1184.08	1595.09	862.26	1107.12	1280.27	1441.18	1922.16	900.74	1157.84	1337.99	1505.89	2009.61
88	787.05	996.93	1143.85	1273.28	1715.78	918.23	1177.08	1362.48	1530.38	2042.84	956.71	1227.80	1420.19	1595.09	2130.29
89	848.27	1075.64	1231.30	1371.22	1848.70	979.44	1255.79	1449.93	1628.32	2175.76	1016.17	1306.51	1507.64	1693.04	2263.21
90	912.98	1157.84	1327.50	1479.66	1993.87	1044.16	1337.99	1546.12	1735.01	2320.93	1082.63	1390.46	1603.84	1801.48	2408.38
91	984.69	1247.04	1430.69	1595.09	2147.78	1115.87	1427.19	1649.31	1852.20	2474.84	1152.60	1479.66	1708.78	1916.91	2562.29
92	1059.90	1344.99	1540.87	1717.52	2312.19	1191.07	1525.13	1759.50	1972.88	2639.25	1229.55	1575.85	1817.22	2039.34	2726.70
93	1140.35	1446.43	1658.06	1848.70	2488.84	1271.53	1626.58	1876.68	2104.05	2815.90	1310.01	1677.30	1936.15	2170.52	2903.35
94	1229.55	1556.62	1785.74	1990.37	2679.48	1360.73	1736.76	2004.36	2245.72	3006.54	1399.21	1787.48	2062.08	2312.19	3093.99
95	1324.00	1679.05	1925.66	2144.28	2891.11	1455.17	1859.19	2144.28	2401.39	3218.17	1493.65	1909.91	2202.00	2466.10	3305.62

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1
Union Security Insurance Company
6062-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Preferred rates per \$10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	30.42	35.03	38.74	40.75	60.84	45.63	56.27	63.88	69.96	94.29	71.71	89.20	99.69	108.44	146.92
30	30.42	36.50	41.06	43.00	60.84	45.63	56.27	63.88	69.96	95.00	71.71	89.20	99.69	108.44	146.92
31	30.42	36.50	41.06	44.11	60.84	45.63	56.27	63.88	69.96	100.94	71.71	89.20	99.69	108.44	146.92
32	30.42	36.50	41.06	44.11	60.84	45.63	56.27	63.88	69.96	103.91	71.71	89.20	99.69	108.44	146.92
33	30.42	36.50	41.06	44.11	60.84	48.59	56.27	63.94	69.96	108.44	71.71	89.20	99.69	108.44	146.92
34	30.42	36.50	41.06	44.11	60.84	48.59	56.40	66.85	69.96	108.44	71.71	89.20	99.69	108.44	146.92
35	30.42	36.50	41.06	44.11	60.84	51.62	59.37	66.85	71.47	108.44	71.71	89.20	99.69	108.44	146.92
36	30.42	36.50	41.06	44.11	60.84	52.47	62.34	69.75	74.33	108.44	71.71	89.20	99.69	108.44	146.92
37	30.42	36.50	41.06	44.11	60.84	52.47	64.71	73.46	77.19	108.44	71.71	89.20	99.69	108.44	146.92
38	30.42	36.50	41.06	44.11	60.84	52.47	64.71	73.46	80.05	108.44	71.71	89.20	99.69	108.44	146.92
39	30.42	36.50	41.06	44.11	60.84	52.47	64.71	73.46	80.45	108.44	71.71	89.20	99.69	108.44	146.92
40	32.14	38.02	42.58	48.67	65.40	54.22	69.96	76.96	89.20	117.18	75.21	92.70	104.94	120.68	160.91
41	32.37	38.02	43.44	48.67	65.40	54.22	69.96	76.96	89.20	117.18	75.21	92.70	104.94	120.68	160.91
42	35.56	39.69	43.73	48.67	66.65	54.22	69.96	76.96	89.20	117.18	75.21	92.70	104.94	120.68	160.91
43	35.82	39.96	46.78	51.29	69.87	54.22	69.96	76.96	89.20	117.18	75.21	92.70	104.94	120.68	160.91
44	36.08	43.09	47.09	51.62	73.09	54.22	69.96	76.96	89.20	117.18	75.21	92.70	104.94	120.68	160.91
45	36.25	43.38	50.31	53.23	74.68	57.72	73.46	82.20	92.70	124.18	80.45	97.94	111.94	125.93	167.90
46	38.48	46.58	50.64	56.40	77.87	57.72	73.46	82.20	92.70	124.18	80.45	97.94	111.94	125.93	167.90
47	38.48	46.89	52.47	57.72	78.71	57.72	73.46	82.20	92.70	124.18	80.45	97.94	111.94	125.93	167.90
48	38.48	47.22	52.47	57.72	78.71	57.72	73.46	82.20	92.70	124.18	80.45	97.94	111.94	125.93	167.90
49	38.48	47.22	52.47	57.72	78.71	57.72	73.46	82.20	92.70	124.18	80.45	97.94	111.94	125.93	167.90
50	41.98	50.72	57.72	64.71	87.45	64.71	78.71	90.95	101.44	136.42	89.20	106.69	125.93	139.92	185.39
51	43.73	54.22	59.47	66.46	90.95	66.46	83.95	94.45	104.94	141.67	90.95	111.94	127.68	145.17	192.39
52	45.47	55.97	62.96	69.96	94.45	71.71	87.45	99.69	108.44	146.92	92.70	117.18	132.92	146.92	199.39
53	47.22	55.97	64.71	73.46	97.94	73.46	87.45	101.44	115.43	152.16	96.20	118.93	138.17	152.16	208.13
54	48.97	57.72	66.46	75.21	101.44	75.21	90.95	103.19	118.93	157.41	99.69	122.43	141.67	157.41	213.38
55	50.72	61.22	69.96	78.71	104.94	76.96	94.45	106.69	122.43	162.66	103.19	127.68	145.17	164.41	220.37
56	54.22	64.71	75.21	82.20	110.19	82.20	99.69	115.43	129.43	171.40	108.44	132.92	152.16	169.65	229.12
57	55.97	69.96	78.71	87.45	118.93	85.70	104.94	122.43	134.67	181.90	111.94	138.17	160.91	178.40	239.61
58	59.47	75.21	85.70	94.45	129.43	90.95	111.94	131.18	145.17	195.89	117.18	146.92	171.40	190.64	257.10
59	64.71	80.45	90.95	101.44	138.17	97.94	122.43	138.17	155.66	211.63	125.93	155.66	178.40	199.39	269.35
60	71.71	85.70	97.94	108.44	148.67	104.94	129.43	148.67	167.90	227.37	132.92	164.41	188.89	213.38	285.09
61	76.96	92.70	106.69	118.93	160.91	111.94	139.92	164.41	181.90	243.11	141.67	174.90	202.88	227.37	304.33
62	82.20	99.69	115.43	127.68	171.40	122.43	150.41	173.15	194.14	260.60	148.67	187.14	215.13	241.36	321.82
63	89.20	108.44	124.18	138.17	185.39	132.92	164.41	187.14	211.63	281.59	160.91	199.39	230.87	258.85	346.30
64	96.20	118.93	134.67	148.67	201.14	143.42	176.65	201.14	227.37	306.08	173.15	215.13	244.86	276.34	370.79
65	103.19	129.43	145.17	160.91	218.63	150.41	190.64	218.63	243.11	327.06	181.90	229.12	262.35	292.08	395.28
66	111.94	139.92	157.41	174.90	236.12	164.41	208.13	236.12	264.10	353.30	195.89	244.86	281.59	314.82	421.51
67	122.43	148.67	171.40	190.64	257.10	176.65	218.63	253.61	285.09	377.79	209.88	260.60	300.83	337.56	451.24
68	132.92	162.66	185.39	206.38	278.09	188.89	234.37	272.84	304.33	407.52	223.87	278.09	321.82	360.30	482.73
69	145.17	178.40	202.88	225.62	304.33	206.38	257.10	293.83	330.56	442.50	241.36	300.83	348.05	390.03	517.71
70	160.91	197.64	225.62	251.86	337.56	223.87	281.59	323.57	363.79	487.97	260.60	327.06	377.79	423.26	566.68
71	180.15	222.12	253.61	279.84	377.79	248.36	313.07	362.04	404.02	540.44	288.59	362.04	416.26	466.98	622.65
72	201.14	244.86	281.59	313.07	421.51	279.84	346.30	400.52	451.24	599.91	318.32	395.28	458.24	514.21	685.61
73	223.87	274.59	314.82	349.80	470.48	309.57	383.03	446.00	500.22	668.12	348.05	435.50	505.46	564.93	755.57
74	253.61	309.57	353.30	391.78	529.95	344.55	428.51	496.72	556.18	743.33	383.03	480.98	554.43	624.40	832.53
75	281.59	346.30	397.02	440.75	594.66	379.53	473.98	550.94	620.90	827.28	421.51	526.45	610.40	687.36	918.23
76	316.57	391.78	449.49	500.22	675.12	421.51	531.70	617.40	694.36	925.22	461.74	582.42	676.87	762.57	1014.42
77	356.80	442.50	508.96	564.93	764.32	466.98	591.16	689.11	776.56	1033.66	507.21	641.89	746.83	839.52	1121.11
78	400.52	496.72	573.67	636.64	860.51	517.71	654.13	764.32	860.51	1147.35	557.93	703.10	822.03	925.22	1234.80
79	444.25	550.94	638.39	711.85	956.71	566.68	718.84	839.52	949.71	1261.03	605.16	766.06	898.99	1012.67	1346.73
80	487.97	605.16	701.35	781.81	1052.90	617.40	778.31	912.98	1031.91	1371.22	654.13	827.28	968.95	1096.63	1455.17
81	529.95	657.63	762.57	851.77	1142.10	662.87	837.77	981.19	1108.87	1469.17	699.60	885.00	1037.16	1173.58	1554.87
82	570.18	708.35	820.28	914.73	1231.30	706.60	890.24	1044.16	1178.83	1565.36	743.33	940.97	1101.87	1243.54	1654.56
83	610.40	760.82	879.75	982.94	1320.50	752.07	946.21	1107.12	1252.29	1663.30	788.80	996.93	1168.34	1317.00	1752.50
84	655.88	816.79	944.46	1054.65	1416.70	797.55	1005.68	1175.33	1327.50	1763.00	836.02	1058.15	1236.55	1395.71	1855.70
85	706.60	879.75	1016.17	1135.11	1526.88	848.27	1072.14	1248.79	1409.70	1874.93	888.50	1124.61	1311.75	1481.41	1967.63
86	762.57	947.96	1096.63	1222.56	1644.07	904.24	1138.60	1329.24	1497.15	1993.87	944.46	1191.07	1392.21	1567.11	2086.56
87	820.28	1019.67	1180.58	1315.25	1769.99	961.95	1212.06	1413.20	1589.85	2119.80	1002.18	1264.53	1474.41	1661.56	2212.49
88	881.50	1098.38	1271.53	1416.70	1906.42	1024.92	1289.02	1504.15	1691.29	2256.22	1063.40	1343.24	1565.36	1763.00	2348.92
89	951.46	1182.33	1367.72	1526.88	2053.33	1093.13	1372.97	1600.34	1801.48	2403.13	1133.36	1425.44	1663.30	1871.44	2495.83
90	1026.67	1275.03	1474.41	1644.07	2212.49	1168.34	1465.67	1708.78	1918.66	2560.55	1208.56	1518.14	1769.99	1990.37	2653.24
91	1105.37	1374.72	1591.60	1773.49	2385.64	1247.04	1565.36	1824.21	2048.09	2735.45	1287.27	1619.58	1885.43	2119.80	2828.14
92	1189.32	1479.66	1712.28	1909.91	2567.54	1330.99	1670.30	1944.89	2184.51	2917.34	1371.22	1722.77	2006.11	2256.22	3010.04
93	1280.27	1593.34	1843.45	2055.08	2765.18	1421.94	1783.99	2076.07	2329.68	3113.23	1462.17	1836.46	2137.29	2401.39	3207.68
94	1378.22	1715.78	1985.12	2212.49	2975.06	1519.89	1906.42	2217.74	2487.09	3324.86	1560.11	1958.89	2278.96	2557.05	3417.56
95	1486.66	1850.45	2139.03	2385.64	3211.18	1628.32	2041.09	2371.65	2661.99	3559.23	1668.55	2093.56	2434.62	2731.95	3651.93

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1
Union Security Insurance Company
6062-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Preferred rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	25.85	30.65	34.44	37.94	53.23	39.54	48.67	56.27	63.88	85.17	61.22	76.96	89.20	99.69	132.92
30	25.85	31.94	36.50	40.04	53.23	39.54	48.67	56.27	63.88	85.81	61.22	76.96	89.20	99.69	132.92
31	25.85	31.94	36.50	41.06	53.23	39.54	48.67	56.27	63.88	91.17	61.22	76.96	89.20	99.69	132.92
32	25.85	31.94	36.50	41.06	53.23	39.54	48.67	56.27	63.88	93.85	61.22	76.96	89.20	99.69	132.92
33	25.85	31.94	36.50	41.06	53.23	42.11	48.67	56.33	63.88	97.94	61.22	76.96	89.20	99.69	132.92
34	25.85	31.94	36.50	41.06	53.23	42.11	48.78	58.89	63.88	97.94	61.22	76.96	89.20	99.69	132.92
35	25.85	31.94	36.50	41.06	53.23	44.74	51.35	58.89	65.26	97.94	61.22	76.96	89.20	99.69	132.92
36	25.85	31.94	36.50	41.06	53.23	45.47	53.92	61.45	67.87	97.94	61.22	76.96	89.20	99.69	132.92
37	25.85	31.94	36.50	41.06	53.23	45.47	55.97	64.71	70.48	97.94	61.22	76.96	89.20	99.69	132.92
38	25.85	31.94	36.50	41.06	53.23	45.47	55.97	64.71	73.09	97.94	61.22	76.96	89.20	99.69	132.92
39	25.85	31.94	36.50	41.06	53.23	45.47	55.97	64.71	73.46	97.94	61.22	76.96	89.20	99.69	132.92
40	29.08	33.46	38.02	42.58	57.79	48.97	59.47	69.96	76.96	103.19	69.96	82.20	92.70	104.94	143.42
41	29.29	33.46	38.79	42.58	57.79	48.97	59.47	69.96	76.96	103.19	69.96	82.20	92.70	104.94	143.42
42	32.18	34.93	39.05	42.58	58.90	48.97	59.47	69.96	76.96	103.19	69.96	82.20	92.70	104.94	143.42
43	32.41	35.16	41.76	44.87	61.74	48.97	59.47	69.96	76.96	103.19	69.96	82.20	92.70	104.94	143.42
44	32.64	37.92	42.04	45.17	64.59	48.97	59.47	69.96	76.96	103.19	69.96	82.20	92.70	104.94	143.42
45	32.96	38.56	45.28	46.78	66.38	52.47	64.71	73.46	80.45	108.44	71.71	89.20	99.69	110.19	146.92
46	34.98	41.40	45.58	49.57	69.22	52.47	64.71	73.46	80.45	108.44	71.71	89.20	99.69	110.19	146.92
47	34.98	41.68	47.22	50.72	69.96	52.47	64.71	73.46	80.45	108.44	71.71	89.20	99.69	110.19	146.92
48	34.98	41.98	47.22	50.72	69.96	52.47	64.71	73.46	80.45	108.44	71.71	89.20	99.69	110.19	146.92
49	34.98	41.98	47.22	50.72	69.96	52.47	64.71	73.46	80.45	108.44	71.71	89.20	99.69	110.19	146.92
50	36.73	47.22	52.47	55.97	78.71	55.97	73.46	82.20	90.95	124.18	76.96	97.94	110.19	124.18	166.16
51	38.48	47.22	54.22	59.47	80.45	57.72	73.46	85.70	94.45	127.68	80.45	99.69	115.43	127.68	171.40
52	40.23	48.97	55.97	61.22	83.95	61.22	76.96	87.45	97.94	131.18	83.95	103.19	118.93	131.18	178.40
53	41.98	50.72	57.72	64.71	87.45	62.96	78.71	90.95	101.44	134.67	87.45	106.69	124.18	138.17	183.65
54	43.73	52.47	59.47	66.46	89.20	66.46	82.20	94.45	104.94	138.17	89.20	108.44	127.68	141.67	187.14
55	45.47	54.22	61.22	69.96	92.70	69.96	83.95	96.20	106.69	143.42	92.70	111.94	129.43	145.17	194.14
56	47.22	57.72	66.46	73.46	97.94	73.46	89.20	103.19	115.43	152.16	94.45	118.93	136.42	150.41	202.88
57	50.72	61.22	71.71	78.71	104.94	76.96	94.45	108.44	122.43	162.66	99.69	124.18	143.42	160.91	215.13
58	54.22	66.46	76.96	83.95	111.94	82.20	101.44	117.18	131.18	173.15	104.94	132.92	152.16	169.65	225.62
59	57.72	71.71	82.20	90.95	122.43	87.45	106.69	125.93	139.92	187.14	110.19	138.17	160.91	178.40	239.61
60	61.22	76.96	87.45	97.94	131.18	92.70	115.43	132.92	150.41	197.64	117.18	145.17	169.65	190.64	253.61
61	66.46	83.95	94.45	104.94	141.67	99.69	125.93	143.42	162.66	216.88	125.93	157.41	180.15	202.88	271.10
62	73.46	89.20	101.44	111.94	152.16	108.44	134.67	153.91	173.15	230.87	132.92	167.90	190.64	215.13	286.84
63	78.71	97.94	108.44	122.43	166.16	117.18	145.17	166.16	187.14	251.86	141.67	178.40	202.88	229.12	307.83
64	85.70	104.94	118.93	131.18	178.40	125.93	157.41	178.40	199.39	269.35	152.16	190.64	216.88	243.11	327.06
65	92.70	115.43	129.43	143.42	194.14	136.42	169.65	192.39	216.88	290.34	164.41	202.88	232.62	262.35	351.55
66	99.69	124.18	139.92	155.66	211.63	146.92	181.90	209.88	234.37	314.82	174.90	218.63	248.36	281.59	376.04
67	108.44	132.92	150.41	169.65	229.12	155.66	194.14	223.87	253.61	337.56	187.14	230.87	267.60	300.83	402.27
68	118.93	145.17	166.16	183.65	246.61	167.90	211.63	241.36	271.10	362.04	197.64	248.36	285.09	321.82	428.51
69	129.43	157.41	180.15	201.14	272.84	181.90	225.62	262.35	297.33	395.28	215.13	267.60	309.57	348.05	463.49
70	141.67	176.65	201.14	223.87	302.58	197.64	248.36	288.59	323.57	433.75	230.87	292.08	337.56	377.79	505.46
71	160.91	195.89	223.87	248.36	335.81	222.12	276.34	320.07	360.30	480.98	257.10	320.07	369.04	414.51	554.43
72	178.40	220.37	251.86	278.09	376.04	244.86	307.83	356.80	400.52	536.94	279.84	353.30	407.52	458.24	610.40
73	199.39	243.11	279.84	311.32	419.76	276.34	342.81	397.02	446.00	594.66	309.57	384.78	449.49	503.71	673.37
74	223.87	274.59	314.82	348.05	470.48	306.08	381.28	444.25	496.72	662.87	342.81	426.76	494.97	554.43	741.58
75	251.86	309.57	355.05	391.78	531.70	337.56	425.01	493.22	550.94	738.08	374.29	470.48	545.69	610.40	818.53
76	283.34	348.05	400.52	444.25	599.91	377.79	470.48	549.19	617.40	822.03	412.77	517.71	601.66	676.87	904.24
77	318.32	395.28	452.99	503.71	678.61	418.01	526.45	612.15	690.86	918.23	452.99	573.67	664.62	748.57	996.93
78	356.80	442.50	510.71	566.68	764.32	461.74	582.42	682.11	767.81	1019.67	496.72	626.14	732.83	825.53	1096.63
79	397.02	491.47	566.68	633.14	851.77	507.21	640.14	746.83	844.77	1122.86	540.44	682.11	799.30	902.49	1196.32
80	435.50	540.44	624.40	696.10	937.47	549.19	694.36	813.29	918.23	1220.81	584.17	736.33	862.26	974.20	1294.26
81	470.48	585.92	678.61	757.32	1016.17	589.42	745.08	872.75	986.44	1310.01	622.65	787.05	923.48	1042.41	1383.46
82	507.21	631.39	729.34	815.04	1094.88	627.89	792.30	928.72	1049.40	1393.96	664.62	837.77	981.19	1108.87	1470.91
83	543.94	676.87	783.55	872.75	1175.33	668.12	843.02	986.44	1112.37	1479.66	703.10	888.50	1038.91	1171.83	1558.36
84	584.17	727.59	839.52	939.22	1262.78	710.10	897.24	1045.91	1180.58	1570.61	743.33	942.71	1100.12	1241.79	1651.06
85	629.64	781.81	905.99	1009.18	1358.98	757.32	953.21	1112.37	1254.04	1670.30	790.55	998.68	1170.09	1315.25	1754.25
86	678.61	844.77	974.20	1087.88	1463.92	806.29	1014.42	1182.33	1330.99	1775.24	839.52	1059.90	1238.30	1393.96	1859.19
87	729.34	907.73	1051.15	1171.83	1575.85	857.01	1079.14	1259.28	1414.95	1885.43	891.99	1124.61	1315.25	1476.16	1969.38
88	785.30	975.95	1129.86	1262.78	1694.79	912.98	1147.35	1336.24	1505.89	2006.11	947.96	1192.82	1393.96	1567.11	2090.06
89	846.52	1052.90	1219.06	1357.23	1827.71	972.45	1224.30	1425.44	1600.34	2139.03	1007.43	1269.78	1483.16	1663.30	2222.99
90	912.98	1135.11	1313.50	1463.92	1969.38	1040.66	1306.51	1519.89	1708.78	2280.70	1075.64	1351.98	1577.60	1769.99	2364.66
91	984.69	1222.56	1414.95	1579.35	2123.29	1110.62	1393.96	1623.08	1822.46	2434.62	1145.60	1439.43	1679.05	1883.68	2516.82
92	1058.15	1317.00	1521.64	1698.29	2284.20	1185.83	1488.40	1729.77	1943.15	2595.53	1220.81	1533.88	1785.74	2004.36	2679.48
93	1138.60	1416.70	1640.57	1829.46	2459.10	1266.28	1588.10	1848.70	2074.32	2770.43	1301.26	1633.57	1904.67	2135.54	2854.38
94	1227.80	1526.88	1766.50	1969.38	2648.00	1355.48	1696.54	1972.88	2214.24	2959.32	1390.46	1742.01	2030.60	2275.46	3043.27
95	1324.00	1644.07	1904.67	2123.29	2856.13	1451.68	1815.47	2111.05	2366.41	3167.45	1486.66	1860.94	2168.77	2427.62	3249.65

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1
Union Security Insurance Company
6062-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Preferred rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	24.33	29.19	30.13	33.72	48.67	38.02	45.63	50.19	57.79	77.56	55.97	71.71	80.45	89.20	122.43
30	24.33	30.42	31.94	35.59	48.67	38.02	45.63	50.19	57.79	78.15	55.97	71.71	80.45	89.20	122.43
31	24.33	30.42	31.94	36.50	48.67	38.02	45.63	50.19	57.79	83.03	55.97	71.71	80.45	89.20	122.43
32	24.33	30.42	31.94	36.50	48.67	38.02	45.63	50.19	57.79	85.47	55.97	71.71	80.45	89.20	122.43
33	24.33	30.42	31.94	36.50	48.67	40.49	45.63	50.24	57.79	89.20	55.97	71.71	80.45	89.20	122.43
34	24.33	30.42	31.94	36.50	48.67	40.49	45.73	52.52	57.79	89.20	55.97	71.71	80.45	89.20	122.43
35	24.33	30.42	31.94	36.50	48.67	43.02	48.14	52.52	59.04	89.20	55.97	71.71	80.45	89.20	122.43
36	24.33	30.42	31.94	36.50	48.67	43.73	50.55	54.81	61.41	89.20	55.97	71.71	80.45	89.20	122.43
37	24.33	30.42	31.94	36.50	48.67	43.73	52.47	57.72	63.77	89.20	55.97	71.71	80.45	89.20	122.43
38	24.33	30.42	31.94	36.50	48.67	43.73	52.47	57.72	66.13	89.20	55.97	71.71	80.45	89.20	122.43
39	24.33	30.42	31.94	36.50	48.67	43.73	52.47	57.72	66.46	89.20	55.97	71.71	80.45	89.20	122.43
40	26.02	31.94	34.98	39.54	51.71	45.47	55.97	62.96	71.71	94.45	59.47	76.96	87.45	96.20	127.68
41	26.20	31.94	35.69	39.54	51.71	45.47	55.97	62.96	71.71	94.45	59.47	76.96	87.45	96.20	127.68
42	28.79	33.34	35.92	39.54	52.70	45.47	55.97	62.96	71.71	94.45	59.47	76.96	87.45	96.20	127.68
43	29.00	33.56	38.42	41.67	55.24	45.47	55.97	62.96	71.71	94.45	59.47	76.96	87.45	96.20	127.68
44	29.20	36.20	38.68	41.94	57.80	45.47	55.97	62.96	71.71	94.45	59.47	76.96	87.45	96.20	127.68
45	29.66	33.74	40.24	43.55	59.74	47.22	55.97	66.46	75.21	99.69	64.71	78.71	89.20	101.44	136.42
46	31.48	36.23	40.51	46.15	62.30	47.22	55.97	66.46	75.21	99.69	64.71	78.71	89.20	101.44	136.42
47	31.48	36.47	41.98	47.22	62.96	47.22	55.97	66.46	75.21	99.69	64.71	78.71	89.20	101.44	136.42
48	31.48	36.73	41.98	47.22	62.96	47.22	55.97	66.46	75.21	99.69	64.71	78.71	89.20	101.44	136.42
49	31.48	36.73	41.98	47.22	62.96	47.22	55.97	66.46	75.21	99.69	64.71	78.71	89.20	101.44	136.42
50	34.98	41.98	47.22	52.47	71.71	52.47	64.71	73.46	83.95	110.19	71.71	89.20	101.44	111.94	150.41
51	36.73	43.73	48.97	54.22	75.21	54.22	66.46	76.96	85.70	117.18	75.21	90.95	104.94	117.18	157.41
52	36.73	45.47	50.72	55.97	76.96	55.97	71.71	78.71	89.20	120.68	75.21	94.45	106.69	120.68	162.66
53	38.48	47.22	52.47	57.72	78.71	57.72	73.46	82.20	92.70	124.18	78.71	97.94	110.19	125.93	166.16
54	40.23	47.22	54.22	59.47	82.20	59.47	73.46	85.70	94.45	127.68	82.20	99.69	115.43	127.68	171.40
55	40.23	48.97	55.97	62.96	85.70	61.22	75.21	87.45	99.69	132.92	82.20	101.44	118.93	132.92	178.40
56	43.73	52.47	59.47	66.46	89.20	64.71	80.45	92.70	103.19	138.17	87.45	108.44	124.18	138.17	185.39
57	47.22	55.97	64.71	71.71	96.20	71.71	85.70	99.69	108.44	148.67	92.70	111.94	132.92	145.17	194.14
58	48.97	59.47	69.96	76.96	103.19	75.21	90.95	104.94	118.93	160.91	96.20	118.93	136.42	153.91	206.38
59	52.47	64.71	75.21	82.20	110.19	78.71	99.69	111.94	127.68	169.65	99.69	127.68	145.17	162.66	218.63
60	55.97	69.96	80.45	87.45	120.68	83.95	104.94	122.43	134.67	181.90	104.94	132.92	153.91	171.40	230.87
61	61.22	76.96	87.45	96.20	129.43	90.95	115.43	132.92	146.92	195.89	115.43	143.42	166.16	183.65	246.61
62	66.46	82.20	92.70	103.19	139.92	99.69	124.18	139.92	160.91	213.38	124.18	150.41	174.90	195.89	262.35
63	73.46	87.45	99.69	110.19	148.67	106.69	131.18	150.41	169.65	227.37	131.18	162.66	187.14	209.88	278.09
64	78.71	96.20	108.44	120.68	162.66	115.43	143.42	166.16	183.65	244.86	138.17	174.90	199.39	223.87	299.08
65	83.95	103.19	118.93	129.43	176.65	122.43	152.16	176.65	195.89	265.85	146.92	185.39	213.38	237.86	318.32
66	90.95	111.94	129.43	141.67	190.64	132.92	166.16	192.39	215.13	285.09	157.41	197.64	229.12	257.10	339.31
67	97.94	122.43	139.92	152.16	208.13	141.67	178.40	208.13	229.12	306.08	167.90	211.63	244.86	271.10	365.54
68	106.69	131.18	148.67	167.90	225.62	153.91	188.89	218.63	246.61	330.56	180.15	225.62	258.85	292.08	391.78
69	118.93	143.42	166.16	181.90	246.61	166.16	206.38	239.61	267.60	358.55	195.89	241.36	281.59	314.82	421.51
70	129.43	160.91	181.90	202.88	272.84	180.15	227.37	262.35	293.83	391.78	211.63	265.85	306.08	344.55	458.24
71	145.17	178.40	202.88	227.37	306.08	201.14	251.86	290.34	327.06	437.25	232.62	290.34	335.81	377.79	503.71
72	162.66	199.39	227.37	253.61	342.81	223.87	279.84	323.57	363.79	486.22	255.35	320.07	369.04	414.51	554.43
73	180.15	222.12	255.35	283.34	381.28	246.61	311.32	362.04	405.77	542.19	279.84	351.55	407.52	459.99	612.15
74	202.88	251.86	285.09	316.57	426.76	278.09	349.80	402.27	451.24	601.66	311.32	391.78	449.49	505.46	675.12
75	229.12	281.59	321.82	356.80	482.73	309.57	388.28	447.75	501.96	671.62	342.81	428.51	496.72	557.93	743.33
76	257.10	316.57	363.79	404.02	545.69	342.81	428.51	500.22	561.43	746.83	374.29	470.48	547.44	615.65	820.28
77	288.59	358.55	411.02	458.24	619.15	379.53	479.23	556.18	629.64	836.02	411.02	517.71	603.41	680.36	907.73
78	325.32	402.27	463.49	515.96	696.10	421.51	531.70	619.15	697.85	928.72	452.99	571.93	666.37	752.07	1000.43
79	360.30	447.75	515.96	575.42	774.81	459.99	582.42	680.36	767.81	1019.67	491.47	622.65	727.59	818.53	1089.63
80	395.28	491.47	570.18	634.89	851.77	500.22	631.39	739.83	836.02	1107.12	529.95	671.62	785.30	888.50	1177.08
81	426.76	533.45	617.40	687.36	925.22	536.94	678.61	794.05	897.24	1191.07	564.93	717.09	837.77	949.71	1261.03
82	459.99	573.67	666.37	739.83	996.93	570.18	722.34	846.52	953.21	1269.78	599.91	762.57	895.49	1007.43	1339.74
83	494.97	617.40	713.59	794.05	1070.39	606.91	767.81	897.24	1012.67	1346.73	638.39	808.04	946.21	1066.89	1418.44
84	531.70	662.87	766.06	853.52	1149.10	645.38	815.04	953.21	1073.89	1428.94	678.61	857.01	1002.18	1128.11	1504.15
85	573.67	713.59	823.78	918.23	1236.55	687.36	867.51	1012.67	1140.35	1519.89	722.34	911.23	1063.40	1196.32	1595.09
86	617.40	767.81	890.24	991.69	1332.74	731.08	921.73	1079.14	1213.81	1617.83	766.06	965.45	1129.86	1269.78	1691.29
87	666.37	825.53	954.96	1066.89	1435.93	780.06	981.19	1143.85	1289.02	1719.27	815.04	1024.92	1194.57	1346.73	1792.73
88	715.34	890.24	1030.16	1147.35	1542.62	829.03	1044.16	1219.06	1369.47	1825.96	864.01	1087.88	1269.78	1425.44	1901.17
89	769.56	958.46	1107.12	1234.80	1663.30	883.25	1112.37	1297.76	1456.92	1946.64	918.23	1156.09	1348.48	1512.89	2020.10
90	829.03	1033.66	1194.57	1332.74	1790.98	944.46	1187.58	1383.46	1554.87	2076.07	979.44	1231.30	1435.93	1610.83	2149.53
91	895.49	1112.37	1287.27	1437.68	1934.40	1009.18	1268.03	1476.16	1658.06	2217.74	1044.16	1311.75	1528.63	1715.78	2291.20
92	963.70	1198.07	1385.21	1546.12	2079.57	1079.14	1353.73	1575.85	1768.25	2362.91	1112.37	1397.46	1626.58	1824.21	2438.11
93	1037.16	1289.02	1491.90	1665.05	2238.73	1150.85	1444.68	1680.80	1885.43	2522.07	1185.83	1488.40	1731.52	1943.15	2597.27
94	1117.61	1388.71	1605.59	1790.98	2410.13	1231.30	1542.62	1794.48	2013.11	2693.47	1266.28	1586.35	1846.95	2070.82	2768.68
95	1203.32	1498.90	1733.27	1934.40	2599.02	1318.75	1652.81	1922.16	2154.78	2882.36	1353.73	1696.54	1972.88	2212.49	2957.57

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1
Union Security Insurance Company
6062-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Preferred rates per \$10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 50%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	22.81	26.27	30.13	30.91	45.63	34.98	42.58	48.67	53.23	73.00	54.22	66.46	78.71	85.70	115.43
30	22.81	27.38	31.94	32.62	45.63	34.98	42.58	48.67	53.23	73.55	54.22	66.46	78.71	85.70	115.43
31	22.81	27.38	31.94	33.46	45.63	34.98	42.58	48.67	53.23	78.15	54.22	66.46	78.71	85.70	115.43
32	22.81	27.38	31.94	33.46	45.63	34.98	42.58	48.67	53.23	80.45	54.22	66.46	78.71	85.70	115.43
33	22.81	27.38	31.94	33.46	45.63	37.25	42.58	48.72	53.23	83.95	54.22	66.46	78.71	85.70	115.43
34	22.81	27.38	31.94	33.46	45.63	37.25	42.68	50.93	53.23	83.95	54.22	66.46	78.71	85.70	115.43
35	22.81	27.38	31.94	33.46	45.63	39.58	44.93	50.93	54.38	83.95	54.22	66.46	78.71	85.70	115.43
36	22.81	27.38	31.94	33.46	45.63	40.23	47.18	53.14	56.56	83.95	54.22	66.46	78.71	85.70	115.43
37	22.81	27.38	31.94	33.46	45.63	40.23	48.97	55.97	58.73	83.95	54.22	66.46	78.71	85.70	115.43
38	22.81	27.38	31.94	33.46	45.63	40.23	48.97	55.97	60.91	83.95	54.22	66.46	78.71	85.70	115.43
39	22.81	27.38	31.94	33.46	45.63	40.23	48.97	55.97	61.22	83.95	54.22	66.46	78.71	85.70	115.43
40	22.96	28.90	31.94	36.50	48.67	41.98	50.72	57.72	66.46	89.20	55.97	71.71	82.20	90.95	124.18
41	23.12	28.90	32.58	36.50	48.67	41.98	50.72	57.72	66.46	89.20	55.97	71.71	82.20	90.95	124.18
42	25.40	30.17	32.80	36.50	49.60	41.98	50.72	57.72	66.46	89.20	55.97	71.71	82.20	90.95	124.18
43	25.59	30.37	35.08	38.46	51.99	41.98	50.72	57.72	66.46	89.20	55.97	71.71	82.20	90.95	124.18
44	25.77	32.75	35.32	38.72	54.40	41.98	50.72	57.72	66.46	89.20	55.97	71.71	82.20	90.95	124.18
45	28.01	33.74	38.57	40.33	54.76	45.47	55.97	62.96	69.96	94.45	61.22	76.96	87.45	96.20	129.43
46	29.73	36.23	38.82	42.73	57.10	45.47	55.97	62.96	69.96	94.45	61.22	76.96	87.45	96.20	129.43
47	29.73	36.47	40.23	43.73	57.72	45.47	55.97	62.96	69.96	94.45	61.22	76.96	87.45	96.20	129.43
48	29.73	36.73	40.23	43.73	57.72	45.47	55.97	62.96	69.96	94.45	61.22	76.96	87.45	96.20	129.43
49	29.73	36.73	40.23	43.73	57.72	45.47	55.97	62.96	69.96	94.45	61.22	76.96	87.45	96.20	129.43
50	33.23	38.48	43.73	47.22	66.46	50.72	61.22	69.96	76.96	104.94	69.96	83.95	96.20	104.94	145.17
51	33.23	40.23	47.22	50.72	66.46	50.72	62.96	73.46	82.20	106.69	69.96	87.45	101.44	110.19	146.92
52	34.98	41.98	47.22	52.47	71.71	52.47	66.46	75.21	83.95	111.94	73.46	89.20	103.19	115.43	153.91
53	36.73	43.73	48.97	54.22	75.21	55.97	69.96	78.71	87.45	118.93	75.21	92.70	104.94	118.93	160.91
54	36.73	45.47	50.72	55.97	76.96	55.97	71.71	80.45	90.95	122.43	76.96	96.20	108.44	122.43	164.41
55	38.48	47.22	52.47	57.72	78.71	57.72	73.46	83.95	92.70	125.93	78.71	99.69	111.94	125.93	167.90
56	40.23	48.97	55.97	61.22	83.95	61.22	76.96	89.20	97.94	131.18	82.20	103.19	118.93	131.18	176.65
57	43.73	52.47	59.47	66.46	89.20	66.46	82.20	94.45	104.94	139.92	87.45	108.44	124.18	139.92	185.39
58	47.22	55.97	64.71	71.71	96.20	71.71	87.45	101.44	110.19	150.41	92.70	111.94	132.92	146.92	195.89
59	48.97	59.47	69.96	78.71	103.19	75.21	92.70	106.69	122.43	160.91	96.20	120.68	138.17	155.66	208.13
60	52.47	64.71	75.21	83.95	110.19	80.45	99.69	115.43	129.43	171.40	101.44	127.68	146.92	166.16	220.37
61	55.97	71.71	80.45	89.20	120.68	85.70	106.69	124.18	138.17	185.39	106.69	136.42	155.66	174.90	234.37
62	61.22	78.71	87.45	96.20	129.43	92.70	118.93	134.67	150.41	197.64	117.18	146.92	167.90	185.39	246.61
63	66.46	83.95	94.45	103.19	139.92	101.44	127.68	145.17	160.91	216.88	124.18	155.66	178.40	197.64	265.85
64	73.46	89.20	101.44	111.94	152.16	108.44	136.42	155.66	174.90	234.37	131.18	166.16	188.89	213.38	285.09
65	78.71	97.94	110.19	122.43	166.16	117.18	146.92	167.90	187.14	251.86	139.92	178.40	202.88	227.37	306.08
66	85.70	106.69	120.68	132.92	180.15	125.93	160.91	181.90	201.14	271.10	150.41	190.64	218.63	243.11	327.06
67	92.70	115.43	129.43	143.42	194.14	134.67	171.40	194.14	218.63	292.08	160.91	201.14	230.87	260.60	348.05
68	99.69	124.18	139.92	155.66	211.63	145.17	180.15	208.13	234.37	313.07	171.40	216.88	248.36	278.09	370.79
69	108.44	136.42	153.91	171.40	232.62	155.66	197.64	227.37	255.35	342.81	183.65	234.37	267.60	300.83	404.02
70	120.68	150.41	171.40	190.64	258.85	169.65	218.63	248.36	279.84	376.04	197.64	255.35	290.34	328.81	439.00
71	136.42	169.65	190.64	213.38	286.84	190.64	241.36	276.34	311.32	416.26	220.37	279.84	320.07	362.04	482.73
72	150.41	188.89	215.13	237.86	321.82	211.63	269.35	309.57	348.05	461.74	239.61	307.83	355.05	398.77	531.70
73	171.40	211.63	239.61	265.85	360.30	237.86	299.08	344.55	384.78	515.96	269.35	339.31	390.03	437.25	585.92
74	190.64	237.86	269.35	299.08	405.77	264.10	334.06	383.03	428.51	577.17	293.83	376.04	428.51	482.73	647.13
75	213.38	267.60	304.33	335.81	454.74	290.34	370.79	426.76	480.98	640.14	321.82	412.77	473.98	533.45	711.85
76	241.36	302.58	344.55	379.53	514.21	325.32	412.77	475.73	535.20	715.34	356.80	454.74	524.70	587.67	785.30
77	271.10	342.81	390.03	433.75	584.17	358.55	459.99	531.70	599.91	799.30	390.03	501.96	580.67	652.38	867.51
78	304.33	383.03	439.00	487.97	655.88	397.02	510.71	591.16	668.12	885.00	426.76	550.94	636.64	718.84	954.96
79	335.81	426.76	489.72	542.19	732.83	435.50	559.68	648.88	732.83	974.20	463.49	599.91	696.10	781.81	1042.41
80	369.04	468.73	536.94	598.16	806.29	470.48	608.65	706.60	797.55	1058.15	500.22	647.13	748.57	848.27	1126.36
81	400.52	508.96	582.42	648.88	874.50	505.46	652.38	757.32	855.26	1136.85	535.20	690.86	802.79	905.99	1203.32
82	430.26	547.44	627.89	697.85	942.71	538.69	694.36	806.29	909.48	1210.31	570.18	734.58	851.77	961.95	1278.52
83	463.49	587.67	675.12	748.57	1010.93	573.67	736.33	855.26	961.95	1283.77	603.41	778.31	904.24	1016.17	1355.48
84	498.47	631.39	724.09	806.29	1086.13	608.65	781.81	907.73	1021.42	1360.73	640.14	823.78	956.71	1077.39	1435.93
85	535.20	678.61	778.31	867.51	1170.09	645.38	830.78	963.70	1086.13	1448.18	678.61	874.50	1012.67	1140.35	1521.64
86	577.17	731.08	839.52	935.72	1259.28	687.36	883.25	1026.67	1152.60	1537.38	720.59	926.97	1075.64	1208.56	1610.83
87	622.65	788.80	902.49	1005.68	1355.48	732.83	942.71	1087.88	1224.30	1633.57	766.06	986.44	1136.85	1278.52	1708.78
88	669.87	848.27	972.45	1082.63	1458.67	780.06	1000.43	1157.84	1301.26	1736.76	813.29	1044.16	1208.56	1355.48	1811.97
89	720.59	912.98	1045.91	1166.59	1572.36	830.78	1065.14	1231.30	1383.46	1850.45	864.01	1108.87	1280.27	1439.43	1923.91
90	776.56	984.69	1129.86	1257.54	1694.79	888.50	1136.85	1315.25	1474.41	1972.88	919.98	1180.58	1364.22	1530.38	2048.09
91	836.02	1059.90	1217.31	1355.48	1825.96	947.96	1213.81	1402.70	1574.11	2104.05	981.19	1257.54	1451.68	1628.32	2179.26
92	902.49	1142.10	1310.01	1458.67	1964.13	1012.67	1294.26	1495.40	1677.30	2242.23	1045.91	1337.99	1544.37	1731.52	2317.43
93	968.95	1229.55	1409.70	1572.36	2116.30	1080.89	1381.71	1595.09	1789.23	2394.39	1112.37	1425.44	1644.07	1845.20	2467.85
94	1045.91	1324.00	1518.14	1691.29	2277.21	1156.09	1476.16	1703.53	1909.91	2555.30	1189.32	1519.89	1754.25	1964.13	2630.51
95	1126.36	1427.19	1637.07	1822.46	2457.35	1236.55	1581.10	1822.46	2041.09	2735.45	1269.78	1624.83	1871.44	2095.31	2810.65

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1
Union Security Insurance Company
6063-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Standard rates per \$10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	47.15	55.47	63.13	68.85	100.38	71.48	89.73	104.94	117.11	156.65	110.19	138.17	160.91	181.90	243.11
30	47.15	57.79	66.92	72.66	100.38	71.48	89.73	104.94	117.11	157.83	110.19	138.17	160.91	181.90	243.11
31	47.15	57.79	66.92	74.52	100.38	71.48	89.73	104.94	117.11	167.69	110.19	138.17	160.91	181.90	243.11
32	47.15	57.79	66.92	74.52	100.38	71.48	89.73	104.94	117.11	172.62	110.19	138.17	160.91	181.90	243.11
33	47.15	57.79	66.92	74.52	100.38	76.12	89.73	105.04	117.11	180.15	110.19	138.17	160.91	181.90	243.11
34	47.15	57.79	66.92	74.52	100.38	76.12	89.94	109.82	117.11	180.15	110.19	138.17	160.91	181.90	243.11
35	47.15	57.79	66.92	74.52	100.38	80.87	94.68	109.82	119.64	180.15	110.19	138.17	160.91	181.90	243.11
36	47.15	57.79	66.92	74.52	100.38	82.20	99.41	114.59	124.43	180.15	110.19	138.17	160.91	181.90	243.11
37	47.15	57.79	66.92	74.52	100.38	82.20	103.19	120.68	129.21	180.15	110.19	138.17	160.91	181.90	243.11
38	47.15	57.79	66.92	74.52	100.38	82.20	103.19	120.68	134.00	180.15	110.19	138.17	160.91	181.90	243.11
39	47.15	57.79	66.92	74.52	100.38	82.20	103.19	120.68	134.67	180.15	110.19	138.17	160.91	181.90	243.11
40	48.97	62.36	71.48	79.09	106.46	85.70	110.19	127.68	143.42	190.64	115.43	148.67	171.40	192.39	257.10
41	49.32	62.36	72.92	79.09	106.46	85.70	110.19	127.68	143.42	190.64	115.43	148.67	171.40	192.39	257.10
42	54.19	65.10	73.41	79.09	108.50	85.70	110.19	127.68	143.42	190.64	115.43	148.67	171.40	192.39	257.10
43	54.58	65.53	78.52	83.34	113.73	85.70	110.19	127.68	143.42	190.64	115.43	148.67	171.40	192.39	257.10
44	54.97	70.67	79.04	83.89	118.99	85.70	110.19	127.68	143.42	190.64	115.43	148.67	171.40	192.39	257.10
45	56.03	69.09	83.84	90.34	122.81	90.95	115.43	136.42	153.91	201.14	122.43	155.66	181.90	206.38	272.84
46	59.47	74.18	84.40	95.71	128.05	90.95	115.43	136.42	153.91	201.14	122.43	155.66	181.90	206.38	272.84
47	59.47	74.67	87.45	97.94	129.43	90.95	115.43	136.42	153.91	201.14	122.43	155.66	181.90	206.38	272.84
48	59.47	75.21	87.45	97.94	129.43	90.95	115.43	136.42	153.91	201.14	122.43	155.66	181.90	206.38	272.84
49	59.47	75.21	87.45	97.94	129.43	90.95	115.43	136.42	153.91	201.14	122.43	155.66	181.90	206.38	272.84
50	66.46	83.95	96.20	108.44	145.17	101.44	129.43	150.41	169.65	225.62	136.42	174.90	202.88	229.12	304.33
51	68.21	85.70	99.69	111.94	150.41	104.94	132.92	155.66	174.90	234.37	139.92	176.65	206.38	234.37	311.32
52	71.71	89.20	103.19	115.43	155.66	108.44	138.17	160.91	180.15	241.36	143.42	181.90	211.63	239.61	318.32
53	73.46	92.70	106.69	118.93	160.91	111.94	141.67	166.16	187.14	250.11	146.92	187.14	216.88	244.86	325.32
54	75.21	96.20	110.19	124.18	166.16	115.43	146.92	171.40	194.14	257.10	148.67	190.64	222.12	251.86	334.06
55	78.71	97.94	113.69	127.68	171.40	118.93	150.41	176.65	199.39	265.85	153.91	194.14	227.37	255.35	341.06
56	83.95	104.94	120.68	136.42	181.90	125.93	160.91	185.39	211.63	279.84	160.91	202.88	236.12	269.35	356.80
57	89.20	111.94	129.43	145.17	194.14	134.67	169.65	199.39	223.87	297.33	167.90	213.38	250.11	281.59	374.29
58	96.20	120.68	139.92	157.41	209.88	143.42	181.90	213.38	241.36	320.07	178.40	225.62	264.10	299.08	397.02
59	103.19	129.43	150.41	167.90	225.62	153.91	194.14	227.37	257.10	342.81	188.89	239.61	279.84	316.57	419.76
60	110.19	138.17	160.91	180.15	241.36	164.41	208.13	243.11	276.34	365.54	199.39	253.61	297.33	335.81	446.00
61	117.18	148.67	173.15	194.14	258.85	174.90	223.87	262.35	297.33	391.78	209.88	271.10	316.57	358.55	473.98
62	125.93	159.16	183.65	206.38	276.34	187.14	239.61	279.84	316.57	419.76	225.62	288.59	335.81	381.28	505.46
63	134.67	169.65	195.89	220.37	293.83	201.14	255.35	299.08	339.31	449.49	239.61	306.08	358.55	405.77	536.94
64	145.17	181.90	211.63	236.12	316.57	215.13	274.59	321.82	363.79	482.73	255.35	327.06	383.03	433.75	575.42
65	155.66	197.64	229.12	255.35	342.81	229.12	295.58	346.30	391.78	519.45	271.10	349.80	409.27	463.49	615.65
66	169.65	213.38	248.36	278.09	370.79	248.36	318.32	374.29	423.26	557.93	292.08	374.29	439.00	496.72	657.63
67	181.90	229.12	267.60	300.83	400.52	264.10	337.56	398.77	452.99	598.16	309.57	395.28	466.98	529.95	699.60
68	197.64	250.11	290.34	327.06	435.50	285.09	365.54	428.51	487.97	643.63	328.81	423.26	498.47	564.93	746.83
69	216.88	274.59	320.07	358.55	479.23	307.83	397.02	466.98	529.95	699.60	355.05	456.49	538.69	610.40	806.29
70	241.36	306.08	356.80	400.52	535.20	339.31	437.25	515.96	585.92	773.06	388.28	498.47	587.67	668.12	881.50
71	271.10	344.55	400.52	451.24	601.66	377.79	487.97	573.67	654.13	862.26	428.51	552.69	648.88	739.83	975.95
72	306.08	386.53	451.24	507.21	676.87	423.26	543.94	641.89	731.08	963.70	475.73	612.15	720.59	820.28	1082.63
73	344.55	437.25	508.96	571.93	762.57	473.98	610.40	718.84	818.53	1079.14	528.20	680.36	801.04	911.23	1201.57
74	390.03	493.22	575.42	645.38	862.26	529.95	682.11	806.29	914.73	1208.56	585.92	755.57	890.24	1010.93	1336.24
75	439.00	557.93	652.38	732.83	979.44	589.42	762.57	902.49	1026.67	1353.73	647.13	836.02	989.94	1124.61	1484.91
76	498.47	634.89	743.33	837.77	1115.87	659.38	853.52	1012.67	1154.34	1519.89	717.09	928.72	1100.12	1254.04	1651.06
77	564.93	722.34	848.27	956.71	1273.28	736.33	956.71	1136.85	1299.51	1707.03	794.05	1031.91	1224.30	1399.21	1838.21
78	634.89	815.04	961.95	1086.13	1442.93	816.79	1063.40	1271.53	1453.42	1906.42	872.75	1138.60	1358.98	1553.12	2037.59
79	708.35	909.48	1075.64	1217.31	1614.33	898.99	1171.83	1402.70	1607.34	2105.80	953.21	1245.29	1490.15	1707.03	2235.23
80	778.31	1002.18	1187.58	1343.24	1780.49	975.95	1276.77	1530.38	1752.50	2294.70	1031.91	1348.48	1616.08	1850.45	2424.12
81	844.77	1089.63	1289.02	1458.67	1934.40	1049.40	1372.97	1642.32	1881.93	2464.35	1103.62	1446.43	1729.77	1981.62	2595.53
82	911.23	1173.58	1388.71	1572.36	2083.07	1119.36	1462.17	1750.76	2004.36	2625.26	1177.08	1539.13	1839.95	2107.55	2759.93
83	977.69	1259.28	1490.15	1686.04	2235.23	1191.07	1553.12	1857.44	2126.79	2787.92	1248.79	1630.07	1950.14	2231.73	2926.09
84	1049.40	1350.23	1598.59	1808.47	2397.89	1264.53	1649.31	1971.13	2254.47	2957.57	1324.00	1728.02	2065.58	2361.16	3097.49
85	1129.86	1453.42	1721.02	1946.64	2581.53	1346.73	1754.25	2097.06	2396.14	3146.46	1407.95	1834.71	2193.25	2506.33	3289.88
86	1217.31	1567.11	1853.95	2098.81	2782.67	1434.19	1867.94	2229.98	2548.30	3347.60	1495.40	1948.39	2326.18	2658.49	3491.02
87	1310.01	1686.04	1997.37	2257.97	2994.30	1526.88	1986.87	2373.40	2707.46	3559.23	1588.10	2067.33	2469.60	2817.65	3702.65
88	1409.70	1815.47	2149.53	2431.12	3223.42	1626.58	2116.30	2525.57	2880.61	3788.35	1687.79	2196.75	2621.76	2990.80	3931.77
89	1518.14	1955.39	2313.94	2618.26	3471.78	1735.01	2256.22	2689.97	3067.76	4036.71	1796.23	2336.67	2786.17	3177.94	4180.12
90	1637.07	2107.55	2495.83	2822.90	3742.87	1853.95	2408.38	2871.87	3272.39	4307.80	1915.16	2488.84	2968.06	3382.58	4451.22
91	1764.75	2271.96	2689.97	3043.27	4033.21	1981.62	2572.79	3066.01	3492.77	4598.14	2042.84	2653.24	3162.20	3602.95	4741.56
92	1899.42	2445.11	2894.61	3274.14	4342.78	2116.30	2745.94	3270.64	3723.63	4907.71	2177.51	2826.39	3366.84	3833.82	5051.13
93	2044.59	2632.25	3114.98	3524.25	4673.34	2261.47	2933.08	3491.02	3973.74	5238.27	2322.68	3013.54	3587.21	4083.93	5381.69
94	2202.00	2835.14	3356.34	3795.34	5033.64	2418.88	3135.97	3732.38	4244.84	5598.57	2480.09	3216.42	3828.57	4355.03	5741.99
95	2373.40	3057.26	3618.69	4092.67	5427.17	2590.28									

Appendix B1
Union Security Insurance Company
6063-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Standard rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	41.06	49.63	55.96	61.83	89.73	62.36	80.61	92.77	104.94	139.92	97.94	124.18	143.42	162.66	216.88
30	41.06	51.71	59.31	65.25	89.73	62.36	80.61	92.77	104.94	140.97	97.94	124.18	143.42	162.66	216.88
31	41.06	51.71	59.31	66.92	89.73	62.36	80.61	92.77	104.94	149.78	97.94	124.18	143.42	162.66	216.88
32	41.06	51.71	59.31	66.92	89.73	62.36	80.61	92.77	104.94	154.19	97.94	124.18	143.42	162.66	216.88
33	41.06	51.71	59.31	66.92	89.73	66.40	80.61	92.86	104.94	160.91	97.94	124.18	143.42	162.66	216.88
34	41.06	51.71	59.31	66.92	89.73	66.40	80.80	97.09	104.94	160.91	97.94	124.18	143.42	162.66	216.88
35	41.06	51.71	59.31	66.92	89.73	70.55	85.05	97.09	107.21	160.91	97.94	124.18	143.42	162.66	216.88
36	41.06	51.71	59.31	66.92	89.73	71.71	89.30	101.31	111.50	160.91	97.94	124.18	143.42	162.66	216.88
37	41.06	51.71	59.31	66.92	89.73	71.71	92.70	106.69	115.79	160.91	97.94	124.18	143.42	162.66	216.88
38	41.06	51.71	59.31	66.92	89.73	71.71	92.70	106.69	120.08	160.91	97.94	124.18	143.42	162.66	216.88
39	41.06	51.71	59.31	66.92	89.73	71.71	92.70	106.69	120.68	160.91	97.94	124.18	143.42	162.66	216.88
40	44.38	54.75	63.88	71.48	95.82	76.96	97.94	113.69	129.43	171.40	103.19	131.18	153.91	173.15	230.87
41	44.70	54.75	65.16	71.48	95.82	76.96	97.94	113.69	129.43	171.40	103.19	131.18	153.91	173.15	230.87
42	49.11	57.16	65.60	71.48	97.65	76.96	97.94	113.69	129.43	171.40	103.19	131.18	153.91	173.15	230.87
43	49.46	57.54	70.16	75.33	102.36	76.96	97.94	113.69	129.43	171.40	103.19	131.18	153.91	173.15	230.87
44	49.82	62.06	70.63	75.82	107.09	76.96	97.94	113.69	129.43	171.40	103.19	131.18	153.91	173.15	230.87
45	51.08	61.05	73.78	79.04	109.53	82.20	103.19	120.68	134.67	180.15	110.19	138.17	160.91	181.90	243.11
46	54.22	65.55	74.27	83.75	114.21	82.20	103.19	120.68	134.67	180.15	110.19	138.17	160.91	181.90	243.11
47	54.22	65.99	76.96	85.70	115.43	82.20	103.19	120.68	134.67	180.15	110.19	138.17	160.91	181.90	243.11
48	54.22	66.46	76.96	85.70	115.43	82.20	103.19	120.68	134.67	180.15	110.19	138.17	160.91	181.90	243.11
49	54.22	66.46	76.96	85.70	115.43	82.20	103.19	120.68	134.67	180.15	110.19	138.17	160.91	181.90	243.11
50	59.47	73.46	85.70	96.20	129.43	90.95	113.69	132.92	150.41	201.14	122.43	153.91	180.15	202.88	271.10
51	61.22	76.96	89.20	99.69	132.92	94.45	118.93	138.17	155.66	206.38	124.18	159.16	185.39	208.13	276.34
52	62.96	80.45	92.70	103.19	138.17	96.20	124.18	143.42	160.91	215.13	127.68	162.66	188.89	213.38	283.34
53	64.71	82.20	94.45	106.69	143.42	99.69	125.93	146.92	166.16	222.12	129.43	166.16	192.39	218.63	290.34
54	68.21	85.70	97.94	110.19	146.92	103.19	131.18	152.16	171.40	227.37	132.92	169.65	197.64	223.87	295.58
55	69.96	87.45	101.44	113.69	152.16	106.69	134.67	157.41	176.65	236.12	136.42	173.15	201.14	227.37	302.58
56	73.46	92.70	108.44	120.68	160.91	111.94	141.67	166.16	187.14	248.36	141.67	180.15	211.63	237.86	316.57
57	78.71	99.69	115.43	129.43	173.15	118.93	152.16	176.65	199.39	265.85	148.67	190.64	222.12	251.86	334.06
58	85.70	106.69	124.18	139.92	187.14	127.68	160.91	188.89	215.13	285.09	157.41	201.14	234.37	265.85	353.30
59	90.95	115.43	132.92	150.41	201.14	136.42	173.15	202.88	230.87	304.33	166.16	213.38	248.36	281.59	374.29
60	97.94	124.18	143.42	160.91	215.13	145.17	185.39	216.88	246.61	325.32	176.65	227.37	264.10	299.08	397.02
61	104.94	132.92	153.91	173.15	230.87	155.66	199.39	232.62	264.10	349.80	188.89	241.36	281.59	320.07	423.26
62	111.94	141.67	164.41	183.65	244.86	166.16	213.38	250.11	281.59	372.54	199.39	257.10	300.83	339.31	449.49
63	118.93	150.41	174.90	195.89	262.35	176.65	227.37	267.60	302.58	400.52	211.63	272.84	320.07	362.04	479.23
64	129.43	162.66	187.14	209.88	281.59	192.39	244.86	285.09	323.57	430.26	227.37	292.08	341.06	384.78	510.71
65	139.92	174.90	202.88	227.37	304.33	206.38	262.35	307.83	348.05	461.74	243.11	311.32	365.54	411.02	545.69
66	150.41	190.64	220.37	246.61	330.56	220.37	283.34	332.31	376.04	498.47	258.85	334.06	390.03	440.75	585.92
67	162.66	204.63	237.86	267.60	356.80	236.12	302.58	355.05	404.02	531.70	276.34	353.30	414.51	470.48	622.65
68	174.90	222.12	258.85	290.34	388.28	251.86	323.57	381.28	433.75	573.67	292.08	376.04	444.25	501.96	664.62
69	192.39	243.11	285.09	320.07	426.76	274.59	351.55	416.26	472.23	622.65	314.82	405.77	479.23	543.94	717.09
70	215.13	271.10	318.32	356.80	475.73	302.58	388.28	459.99	521.20	687.36	344.55	442.50	524.70	594.66	785.30
71	241.36	306.08	356.80	402.27	535.20	335.81	433.75	510.71	582.42	766.06	381.28	491.47	578.92	657.63	867.51
72	271.10	344.55	402.27	451.24	603.41	376.04	484.47	571.93	650.63	858.76	421.51	543.94	641.89	729.34	963.70
73	306.08	388.28	452.99	508.96	678.61	421.51	542.19	640.14	727.59	960.20	468.73	605.16	713.59	811.54	1070.39
74	346.30	439.00	512.46	575.42	767.81	472.23	606.91	717.09	815.04	1075.64	521.20	671.62	794.05	900.74	1189.32
75	391.78	496.72	580.67	652.38	871.01	526.45	678.61	802.79	912.98	1205.07	577.17	745.08	879.75	1000.43	1320.50
76	444.25	564.93	662.87	745.08	993.44	587.67	759.07	902.49	1026.67	1351.98	638.39	827.28	981.19	1115.87	1469.17
77	501.96	641.89	755.57	851.77	1133.36	654.13	850.02	1012.67	1156.09	1519.89	704.85	916.48	1091.38	1245.29	1637.07
78	564.93	725.84	855.26	967.20	1283.77	725.84	947.96	1129.86	1294.26	1696.54	776.56	1012.67	1208.56	1381.71	1811.97
79	629.64	809.79	958.46	1082.63	1435.93	799.30	1044.16	1250.54	1430.69	1873.19	848.27	1108.87	1327.50	1518.14	1988.62
80	692.61	891.99	1056.40	1194.57	1584.60	869.26	1135.11	1360.73	1558.36	2041.09	918.23	1199.82	1437.68	1647.56	2156.52
81	752.07	968.95	1147.35	1299.51	1721.02	933.97	1220.81	1462.17	1675.55	2193.25	982.94	1285.52	1540.87	1764.75	2310.44
82	809.79	1044.16	1236.55	1399.21	1853.95	995.18	1301.26	1558.36	1783.99	2336.67	1045.91	1369.47	1638.82	1876.68	2457.35
83	869.26	1119.36	1325.75	1500.65	1988.62	1058.15	1381.71	1652.81	1892.42	2480.09	1110.62	1449.93	1735.01	1985.12	2602.52
84	933.97	1201.57	1421.94	1609.09	2133.79	1126.36	1467.42	1754.25	2006.11	2632.25	1178.83	1537.38	1836.46	2100.56	2756.43
85	1005.68	1294.26	1532.13	1733.27	2296.45	1199.82	1561.86	1867.94	2133.79	2798.41	1252.29	1633.57	1951.89	2229.98	2926.09
86	1082.63	1393.96	1651.06	1867.94	2476.59	1276.77	1661.56	1986.87	2268.46	2978.56	1329.24	1733.27	2070.82	2364.66	3106.24
87	1166.59	1500.65	1776.99	2009.61	2665.49	1360.73	1768.25	2112.80	2410.13	3167.45	1413.20	1839.95	2196.75	2506.33	3295.13
88	1254.04	1616.08	1911.66	2163.52	2868.37	1448.18	1883.68	2247.47	2564.04	3370.34	1500.65	1955.39	2331.43	2660.24	3498.01
89	1351.98	1740.26	2060.33	2329.68	3088.75	1546.12	2007.86	2396.14	2730.20	3590.71	1598.59	2079.57	2480.09	2826.39	3718.39
90	1456.92	1876.68	2221.24	2511.57	3331.86	1651.06	2144.28	2557.05	2912.10	3833.82	1703.53	2215.99	2641.00	3008.29	3961.50
91	1570.61	2021.85	2394.39	2707.46	3590.71	1764.75	2289.45	2730.20	3107.98	4092.67	1817.22	2361.16	2814.15	3204.18	4220.35
92	1691.29	2177.51	2576.29	2915.59	3865.30	1885.43	2445.11	2912.10	3316.12	4367.27	1937.90	2516.82	2996.05	3412.31	4494.95
93	1818.97	2343.67	2772.17	3137.72	4159.14	2013.11	2611.27	3107.98	3538.24	4661.10	2065.58	2682.98	3191.94	3634.43	4788.78
94	1958.89	2523.82	2987.30	3379.08	4479.21	2153.03	2791.41	3323.11	3779.60	4981.17	2205.50	2863.12	3407.06	3875.80	5108.85
95	2112.80	2719.70	3219.92	3643.18	4830.76	2306.94	2987.30	3555.73	4043.70	5332.72	2359.41	3059.			

Appendix B1
Union Security Insurance Company
6063-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Standard rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	38.02	45.25	51.65	56.21	82.13	57.79	73.00	85.17	95.82	127.75	89.20	111.94	131.18	148.67	197.64
30	38.02	47.15	54.75	59.32	82.13	57.79	73.00	85.17	95.82	128.71	89.20	111.94	131.18	148.67	197.64
31	38.02	47.15	54.75	60.84	82.13	57.79	73.00	85.17	95.82	136.76	89.20	111.94	131.18	148.67	197.64
32	38.02	47.15	54.75	60.84	82.13	57.79	73.00	85.17	95.82	140.78	89.20	111.94	131.18	148.67	197.64
33	38.02	47.15	54.75	60.84	82.13	61.54	73.00	85.25	95.82	146.92	89.20	111.94	131.18	148.67	197.64
34	38.02	47.15	54.75	60.84	82.13	61.54	73.17	89.13	95.82	146.92	89.20	111.94	131.18	148.67	197.64
35	38.02	47.15	54.75	60.84	82.13	65.39	77.02	89.13	97.89	146.92	89.20	111.94	131.18	148.67	197.64
36	38.02	47.15	54.75	60.84	82.13	66.46	80.88	93.00	101.80	146.92	89.20	111.94	131.18	148.67	197.64
37	38.02	47.15	54.75	60.84	82.13	66.46	83.95	97.94	105.72	146.92	89.20	111.94	131.18	148.67	197.64
38	38.02	47.15	54.75	60.84	82.13	66.46	83.95	97.94	109.64	146.92	89.20	111.94	131.18	148.67	197.64
39	38.02	47.15	54.75	60.84	82.13	66.46	83.95	97.94	110.19	146.92	89.20	111.94	131.18	148.67	197.64
40	39.79	50.19	57.79	63.88	86.69	69.96	89.20	103.19	115.43	155.66	94.45	120.68	139.92	155.66	208.13
41	40.07	50.19	58.96	63.88	86.69	69.96	89.20	103.19	115.43	155.66	94.45	120.68	139.92	155.66	208.13
42	44.03	52.40	59.35	63.88	88.35	69.96	89.20	103.19	115.43	155.66	94.45	120.68	139.92	155.66	208.13
43	44.35	52.74	63.48	67.31	92.61	69.96	89.20	103.19	115.43	155.66	94.45	120.68	139.92	155.66	208.13
44	44.67	56.88	63.90	67.75	96.89	69.96	89.20	103.19	115.43	155.66	94.45	120.68	139.92	155.66	208.13
45	46.14	56.23	67.07	72.59	99.57	75.21	94.45	108.44	124.18	164.41	99.69	127.68	146.92	166.16	220.37
46	48.97	60.38	67.52	76.91	103.83	75.21	94.45	108.44	124.18	164.41	99.69	127.68	146.92	166.16	220.37
47	48.97	60.78	69.96	78.71	104.94	75.21	94.45	108.44	124.18	164.41	99.69	127.68	146.92	166.16	220.37
48	48.97	61.22	69.96	78.71	104.94	75.21	94.45	108.44	124.18	164.41	99.69	127.68	146.92	166.16	220.37
49	48.97	61.22	69.96	78.71	104.94	75.21	94.45	108.44	124.18	164.41	99.69	127.68	146.92	166.16	220.37
50	54.22	68.21	78.71	87.45	117.18	82.20	104.94	122.43	136.42	181.90	111.94	141.67	164.41	185.39	246.61
51	55.97	69.96	80.45	90.95	120.68	85.70	108.44	125.93	141.67	187.14	113.69	143.42	167.90	188.89	251.86
52	57.72	71.71	83.95	94.45	125.93	87.45	110.19	129.43	146.92	195.89	115.43	146.92	171.40	194.14	258.85
53	59.47	75.21	85.70	96.20	129.43	90.95	115.43	132.92	150.41	201.14	118.93	150.41	174.90	197.64	262.35
54	61.22	76.96	89.20	99.69	134.67	92.70	118.93	138.17	155.66	208.13	120.68	153.91	180.15	202.88	269.35
55	62.96	80.45	92.70	103.19	138.17	96.20	122.43	143.42	160.91	213.38	122.43	157.41	183.65	208.13	274.59
56	68.21	83.95	97.94	110.19	146.92	103.19	129.43	150.41	171.40	227.37	129.43	164.41	192.39	216.88	288.59
57	71.71	90.95	104.94	117.18	157.41	108.44	138.17	160.91	181.90	241.36	134.67	173.15	202.88	227.37	302.58
58	76.96	97.94	113.69	127.68	169.65	115.43	148.67	173.15	195.89	258.85	143.42	183.65	215.13	243.11	320.07
59	83.95	104.94	122.43	136.42	181.90	124.18	157.41	185.39	209.88	276.34	152.16	194.14	227.37	257.10	339.31
60	89.20	111.94	131.18	146.92	195.89	132.92	167.90	197.64	223.87	297.33	160.91	204.63	241.36	272.84	362.04
61	96.20	120.68	139.92	157.41	209.88	143.42	181.90	211.63	241.36	318.32	171.40	218.63	257.10	290.34	384.78
62	101.44	129.43	148.67	167.90	223.87	150.41	194.14	225.62	257.10	341.06	181.90	234.37	272.84	309.57	409.27
63	108.44	138.17	159.16	178.40	237.86	160.91	208.13	243.11	274.59	363.79	194.14	248.36	290.34	328.81	435.50
64	117.18	146.92	171.40	190.64	255.35	174.90	222.12	260.60	293.83	390.03	206.38	264.10	311.32	349.80	465.24
65	125.93	159.16	185.39	206.38	278.09	187.14	237.86	279.84	316.57	421.51	220.37	283.34	332.31	374.29	498.47
66	136.42	173.15	201.14	223.87	300.83	201.14	257.10	302.58	341.06	452.99	236.12	302.58	355.05	400.52	533.45
67	146.92	185.39	216.88	243.11	325.32	213.38	274.59	323.57	367.29	484.47	250.11	320.07	377.79	428.51	566.68
68	159.16	201.14	234.37	264.10	353.30	229.12	293.83	346.30	395.28	521.20	265.85	341.06	402.27	458.24	605.16
69	174.90	222.12	258.85	290.34	388.28	248.36	320.07	377.79	428.51	566.68	286.84	369.04	435.50	493.22	652.38
70	195.89	248.36	288.59	325.32	433.75	276.34	355.05	416.26	475.73	626.14	314.82	404.02	475.73	542.19	715.34
71	220.37	278.09	325.32	365.54	487.97	307.83	393.53	465.24	529.95	697.85	348.05	446.00	526.45	598.16	790.55
72	246.61	313.07	365.54	411.02	549.19	341.06	440.75	521.20	591.16	781.81	384.78	494.97	584.17	664.62	878.00
73	279.84	353.30	412.77	463.49	617.40	384.78	493.22	584.17	662.87	872.75	428.51	550.94	650.63	738.08	972.45
74	314.82	398.77	465.24	522.95	699.60	428.51	552.69	652.38	741.58	979.44	473.98	610.40	720.59	820.28	1082.63
75	356.80	452.99	528.20	594.66	792.30	479.23	619.15	731.08	832.53	1094.88	524.70	678.61	801.04	911.23	1201.57
76	404.02	514.21	603.41	678.61	904.24	535.20	690.86	822.03	935.72	1231.30	580.67	752.07	891.99	1016.17	1337.99
77	456.49	584.17	687.36	774.81	1031.91	594.66	773.06	921.73	1052.90	1383.46	641.89	834.28	993.44	1133.36	1490.15
78	514.21	661.12	778.31	879.75	1168.34	661.12	862.26	1028.42	1177.08	1544.37	706.60	921.73	1098.38	1257.54	1649.31
79	573.67	738.08	871.01	984.69	1306.51	727.59	951.46	1136.85	1301.26	1703.53	773.06	1009.18	1206.81	1379.97	1808.47
80	631.39	811.54	961.95	1087.88	1441.18	792.30	1033.66	1238.30	1418.44	1857.44	836.02	1093.13	1310.01	1498.90	1962.39
81	685.61	881.50	1044.16	1182.33	1567.11	850.02	1110.62	1330.99	1525.13	1995.62	895.49	1170.09	1400.95	1605.59	2104.05
82	738.08	949.71	1124.61	1273.28	1687.79	907.73	1184.08	1418.44	1623.08	2126.79	953.21	1245.29	1490.15	1707.03	2236.98
83	790.55	1019.67	1206.81	1365.97	1810.22	961.95	1257.54	1504.15	1722.77	2257.97	1009.18	1320.50	1579.35	1808.47	2369.90
84	850.02	1093.13	1294.26	1463.92	1941.40	1024.92	1334.49	1596.84	1824.21	2394.39	1072.14	1399.21	1672.05	1911.66	2508.07
85	914.73	1177.08	1393.96	1575.85	2090.06	1091.38	1421.94	1698.29	1939.65	2548.30	1140.35	1486.66	1775.24	2028.85	2663.74
86	986.44	1269.78	1502.40	1700.03	2252.72	1163.09	1514.64	1806.72	2063.83	2710.96	1212.06	1579.35	1883.68	2153.03	2826.39
87	1061.65	1365.97	1617.83	1829.46	2425.87	1238.30	1610.83	1922.16	2193.25	2884.11	1287.27	1675.55	1999.11	2282.45	2999.55
88	1142.10	1470.91	1740.26	1969.38	2611.27	1318.75	1715.78	2044.59	2333.17	3069.51	1367.72	1780.49	2121.54	2422.37	3184.94
89	1229.55	1582.85	1874.93	2119.80	2810.65	1406.20	1827.71	2179.26	2483.59	3268.89	1455.17	1892.42	2256.22	2572.79	3384.33
90	1325.75	1707.03	2020.10	2285.95	3031.03	1502.40	1951.89	2324.43	2649.74	3489.27	1551.37	2016.60	2401.39	2738.94	3604.70
91	1428.94	1839.95	2177.51	2464.35	3267.14	1605.59	2084.82	2481.84	2828.14	3725.38	1654.56	2149.53	2558.80	2917.34	3840.82
92	1539.13	1981.62	2345.42	2653.24	3517.25	1715.78	2226.48	2649.74	3017.04	3975.49	1764.75	2291.20	2726.70	3106.24	4090.93
93	1656.31	2132.04	2523.82	2854.38	3784.85	1832.96	2376.90	2828.14	3218.17	4243.09	1881.93	2441.61	2905.10	3307.37	4358.52
94	1783.99	2296.45	2717.96	3074.75	4076.93	1960.64	2541.31	3022.28	3438.55	4535.17	2009.61	2606.02	3099.24	3527.75	4650.61
95	1922.16	2476.59	2929.59	3314.37	4395.25	2098.81	2721.45	3233.91	3678.16	4853.49	2147.78	2786.17	3310.87	3767.36	4968.93

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Appendix B1
Union Security Insurance Company
6063-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Standard rates per \$10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	33.46	40.87	47.35	51.99	74.52	51.71	66.92	77.56	88.21	115.59	80.45	103.19	120.68	136.42	180.15
30	33.46	42.58	50.19	54.87	74.52	51.71	66.92	77.56	88.21	116.45	80.45	103.19	120.68	136.42	180.15
31	33.46	42.58	50.19	56.27	74.52	51.71	66.92	77.56	88.21	123.73	80.45	103.19	120.68	136.42	180.15
32	33.46	42.58	50.19	56.27	74.52	51.71	66.92	77.56	88.21	127.37	80.45	103.19	120.68	136.42	180.15
33	33.46	42.58	50.19	56.27	74.52	55.06	66.92	77.64	88.21	132.92	80.45	103.19	120.68	136.42	180.15
34	33.46	42.58	50.19	56.27	74.52	55.06	67.08	81.17	88.21	132.92	80.45	103.19	120.68	136.42	180.15
35	33.46	42.58	50.19	56.27	74.52	58.51	70.61	81.17	90.12	132.92	80.45	103.19	120.68	136.42	180.15
36	33.46	42.58	50.19	56.27	74.52	59.47	74.14	84.70	93.72	132.92	80.45	103.19	120.68	136.42	180.15
37	33.46	42.58	50.19	56.27	74.52	59.47	76.96	89.20	97.33	132.92	80.45	103.19	120.68	136.42	180.15
38	33.46	42.58	50.19	56.27	74.52	59.47	76.96	89.20	100.93	132.92	80.45	103.19	120.68	136.42	180.15
39	33.46	42.58	50.19	56.27	74.52	59.47	76.96	89.20	101.44	132.92	80.45	103.19	120.68	136.42	180.15
40	36.73	45.63	53.23	59.31	79.09	64.71	82.20	94.45	106.69	141.67	85.70	110.19	127.68	145.17	192.39
41	36.99	45.63	54.30	59.31	79.09	64.71	82.20	94.45	106.69	141.67	85.70	110.19	127.68	145.17	192.39
42	40.64	47.63	54.67	59.31	80.60	64.71	82.20	94.45	106.69	141.67	85.70	110.19	127.68	145.17	192.39
43	40.94	47.95	58.47	62.50	84.49	64.71	82.20	94.45	106.69	141.67	85.70	110.19	127.68	145.17	192.39
44	41.23	51.71	58.86	62.91	88.39	64.71	82.20	94.45	106.69	141.67	85.70	110.19	127.68	145.17	192.39
45	41.20	51.41	62.04	66.14	91.27	66.46	85.70	101.44	113.69	150.41	90.95	117.18	136.42	152.16	202.88
46	43.73	55.20	62.46	70.08	95.17	66.46	85.70	101.44	113.69	150.41	90.95	117.18	136.42	152.16	202.88
47	43.73	55.57	64.71	71.71	96.20	66.46	85.70	101.44	113.69	150.41	90.95	117.18	136.42	152.16	202.88
48	43.73	55.97	64.71	71.71	96.20	66.46	85.70	101.44	113.69	150.41	90.95	117.18	136.42	152.16	202.88
49	43.73	55.97	64.71	71.71	96.20	66.46	85.70	101.44	113.69	150.41	90.95	117.18	136.42	152.16	202.88
50	48.97	62.96	71.71	80.45	108.44	75.21	96.20	111.94	125.93	167.90	101.44	131.18	150.41	169.65	227.37
51	50.72	64.71	75.21	83.95	111.94	76.96	99.69	117.18	131.18	173.15	103.19	132.92	155.66	174.90	232.62
52	52.47	66.46	76.96	85.70	115.43	80.45	103.19	118.93	134.67	180.15	104.94	136.42	157.41	178.40	237.86
53	54.22	68.21	78.71	89.20	118.93	82.20	104.94	122.43	139.92	185.39	108.44	138.17	160.91	183.65	243.11
54	55.97	71.71	82.20	92.70	122.43	85.70	110.19	127.68	145.17	190.64	110.19	143.42	166.16	187.14	246.61
55	57.72	73.46	83.95	94.45	127.68	87.45	111.94	131.18	148.67	197.64	111.94	145.17	167.90	190.64	253.61
56	61.22	78.71	90.95	101.44	134.67	92.70	120.68	139.92	157.41	208.13	117.18	152.16	178.40	201.14	265.85
57	64.71	83.95	96.20	108.44	145.17	97.94	127.68	146.92	167.90	222.12	122.43	160.91	185.39	211.63	279.84
58	69.96	89.20	103.19	117.18	155.66	104.94	134.67	157.41	180.15	237.86	129.43	167.90	195.89	223.87	295.58
59	75.21	96.20	111.94	125.93	167.90	111.94	145.17	169.65	192.39	255.35	138.17	178.40	209.88	236.12	313.07
60	80.45	103.19	120.68	134.67	180.15	118.93	155.66	181.90	206.38	272.84	145.17	188.89	222.12	250.11	332.31
61	87.45	111.94	129.43	145.17	192.39	129.43	167.90	195.89	222.12	292.08	155.66	202.88	237.86	267.60	353.30
62	92.70	118.93	136.42	153.91	206.38	138.17	178.40	208.13	236.12	313.07	166.16	215.13	250.11	285.09	377.79
63	99.69	127.68	146.92	164.41	220.37	148.67	192.39	223.87	253.61	335.81	176.65	230.87	267.60	304.33	402.27
64	106.69	136.42	157.41	176.65	236.12	159.16	206.38	239.61	272.84	360.30	188.89	244.86	286.84	325.32	430.26
65	115.43	146.92	171.40	192.39	255.35	169.65	220.37	258.85	295.58	388.28	201.14	260.60	307.83	349.80	459.99
66	124.18	159.16	185.39	208.13	278.09	181.90	237.86	279.84	316.57	418.01	213.38	279.84	328.81	372.54	493.22
67	134.67	171.40	199.39	223.87	299.08	195.89	253.61	297.33	337.56	446.00	227.37	297.33	348.05	395.28	522.95
68	145.17	187.14	216.88	244.86	325.32	208.13	272.84	320.07	365.54	480.98	243.11	318.32	372.54	423.26	557.93
69	159.16	204.63	237.86	269.35	358.55	227.37	295.58	348.05	397.02	524.70	260.60	341.06	400.52	458.24	603.41
70	176.65	229.12	265.85	300.83	400.52	248.36	327.06	384.78	439.00	578.92	285.09	374.29	439.00	501.96	661.12
71	199.39	258.85	300.83	337.56	451.24	278.09	367.29	430.26	489.72	647.13	314.82	414.51	487.97	554.43	731.08
72	225.62	290.34	337.56	379.53	507.21	313.07	409.27	480.98	547.44	722.34	349.80	459.99	540.44	613.90	811.54
73	253.61	328.81	381.28	428.51	571.93	348.05	459.99	538.69	613.90	809.79	388.28	512.46	601.66	683.86	902.49
74	286.84	370.79	432.00	484.47	647.13	390.03	514.21	605.16	687.36	907.73	432.00	568.43	669.87	760.82	1003.93
75	325.32	421.51	489.72	550.94	734.58	437.25	575.42	676.87	771.31	1016.17	479.23	631.39	743.33	846.52	1114.12
76	369.04	479.23	557.93	629.64	837.77	487.97	645.38	760.82	869.26	1142.10	529.95	701.35	827.28	944.46	1240.05
77	418.01	543.94	636.64	718.84	956.71	545.69	720.59	855.26	977.69	1283.77	587.67	778.31	919.98	1052.90	1383.46
78	470.48	613.90	722.34	815.04	1082.63	605.16	802.79	954.96	1091.38	1432.44	647.13	858.76	1021.42	1166.59	1530.38
79	522.95	685.61	808.04	912.98	1212.06	664.62	885.00	1054.65	1206.81	1582.85	704.85	939.22	1119.36	1282.02	1680.80
80	575.42	755.57	890.24	1007.43	1336.24	722.34	963.70	1149.10	1315.25	1722.77	762.57	1017.92	1213.81	1390.46	1820.72
81	624.40	822.03	967.20	1094.88	1451.68	776.56	1037.16	1233.05	1413.20	1850.45	816.79	1093.13	1299.51	1490.15	1950.14
82	673.37	885.00	1042.41	1178.83	1563.61	829.03	1103.62	1315.25	1505.89	1972.88	871.01	1161.34	1383.46	1582.85	2074.32
83	722.34	947.96	1117.61	1264.53	1677.30	879.75	1171.83	1395.71	1596.84	2093.56	923.48	1229.55	1463.92	1675.55	2198.50
84	774.81	1017.92	1199.82	1357.23	1799.73	933.97	1243.54	1481.41	1693.04	2221.24	979.44	1304.76	1551.37	1773.49	2327.93
85	834.28	1096.63	1290.77	1460.42	1936.15	995.18	1325.75	1574.11	1799.73	2361.16	1040.66	1385.21	1645.81	1881.93	2469.60
86	898.99	1180.58	1392.21	1574.11	2088.31	1059.90	1409.70	1675.55	1913.41	2513.32	1105.37	1469.17	1747.26	1995.62	2621.76
87	967.20	1271.53	1498.90	1694.79	2247.47	1128.11	1500.65	1782.24	2034.09	2672.48	1173.58	1560.11	1853.95	2116.30	2780.92
88	1042.41	1369.47	1612.58	1824.21	2418.88	1203.32	1598.59	1895.92	2163.52	2843.88	1248.79	1658.06	1967.63	2245.72	2952.32
89	1121.11	1474.41	1736.76	1964.13	2604.27	1282.02	1703.53	2020.10	2303.44	3029.28	1327.50	1763.00	2091.81	2385.64	3137.72
90	1210.31	1589.85	1873.19	2118.05	2808.90	1371.22	1818.97	2156.52	2457.35	3233.91	1416.70	1878.43	2228.23	2539.56	3342.35
91	1303.01	1712.28	2018.35	2284.20	3027.53	1463.92	1941.40	2301.69	2623.51	3452.54	1509.39	2000.86	2373.40	2705.71	3560.98
92	1402.70	1843.45	2172.27	2457.35	3258.40	1563.61	2072.57	2455.60	2796.66	3683.41	1609.09	2132.04	2527.31	2878.86	3791.85
93	1511.14	1985.12	2338.42	2646.25	3506.76	1672.05	2214.24	2621.76	2985.55	3931.77	1717.52	2273.71	2693.47	3067.76	4040.20
94	1626.58	2137.29	2518.57	2849.13	3776.10	1787.48	2366.41	2801.91	3188.44	4201.11	1832.96	2425.87	2873.62	3270.64	4309.55
95	1754.25	2305.19	2714.46	3071.25	4071.69	1915.16	2534.31	2997.80	3410.56	4496.70	1960.64	2593.78	3069.51	3492.77	4605.13

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Appendix B1
Union Security Insurance Company
6063-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Preferred rates per \$10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	39.54	46.71	53.09	59.02	85.17	60.84	76.04	88.21	100.38	132.32	92.70	117.18	136.42	155.66	206.38
30	39.54	48.67	56.27	62.28	85.17	60.84	76.04	88.21	100.38	133.31	92.70	117.18	136.42	155.66	206.38
31	39.54	48.67	56.27	63.88	85.17	60.84	76.04	88.21	100.38	141.64	92.70	117.18	136.42	155.66	206.38
32	39.54	48.67	56.27	63.88	85.17	60.84	76.04	88.21	100.38	145.81	92.70	117.18	136.42	155.66	206.38
33	39.54	48.67	56.27	63.88	85.17	64.78	76.04	88.30	100.38	152.16	92.70	117.18	136.42	155.66	206.38
34	39.54	48.67	56.27	63.88	85.17	64.78	76.22	92.31	100.38	152.16	92.70	117.18	136.42	155.66	206.38
35	39.54	48.67	56.27	63.88	85.17	68.83	80.23	92.31	102.55	152.16	92.70	117.18	136.42	155.66	206.38
36	39.54	48.67	56.27	63.88	85.17	69.96	84.25	96.32	106.65	152.16	92.70	117.18	136.42	155.66	206.38
37	39.54	48.67	56.27	63.88	85.17	69.96	87.45	101.44	110.75	152.16	92.70	117.18	136.42	155.66	206.38
38	39.54	48.67	56.27	63.88	85.17	69.96	87.45	101.44	114.86	152.16	92.70	117.18	136.42	155.66	206.38
39	39.54	48.67	56.27	63.88	85.17	69.96	87.45	101.44	115.43	152.16	92.70	117.18	136.42	155.66	206.38
40	41.32	53.23	60.84	66.92	91.25	71.71	94.45	108.44	122.43	162.66	97.94	125.93	145.17	162.66	218.63
41	41.62	53.23	62.06	66.92	91.25	71.71	94.45	108.44	122.43	162.66	97.94	125.93	145.17	162.66	218.63
42	45.73	55.57	62.48	66.92	93.00	71.71	94.45	108.44	122.43	162.66	97.94	125.93	145.17	162.66	218.63
43	46.05	55.94	66.82	70.52	97.49	71.71	94.45	108.44	122.43	162.66	97.94	125.93	145.17	162.66	218.63
44	46.38	60.33	67.27	70.98	101.99	71.71	94.45	108.44	122.43	162.66	97.94	125.93	145.17	162.66	218.63
45	47.79	59.45	72.10	77.43	104.55	76.96	99.69	117.18	131.18	171.40	104.94	132.92	155.66	176.65	232.62
46	50.72	63.83	72.59	82.04	109.02	76.96	99.69	117.18	131.18	171.40	104.94	132.92	155.66	176.65	232.62
47	50.72	64.25	75.21	83.95	110.19	76.96	99.69	117.18	131.18	171.40	104.94	132.92	155.66	176.65	232.62
48	50.72	64.71	75.21	83.95	110.19	76.96	99.69	117.18	131.18	171.40	104.94	132.92	155.66	176.65	232.62
49	50.72	64.71	75.21	83.95	110.19	76.96	99.69	117.18	131.18	171.40	104.94	132.92	155.66	176.65	232.62
50	55.97	71.71	82.20	92.70	124.18	85.70	110.19	127.68	145.17	192.39	115.43	148.67	173.15	195.89	258.85
51	57.72	73.46	83.95	94.45	127.68	89.20	113.69	131.18	148.67	199.39	118.93	150.41	174.90	199.39	264.10
52	61.22	75.21	87.45	97.94	132.92	92.70	117.18	136.42	152.16	206.38	122.43	153.91	180.15	202.88	271.10
53	62.96	78.71	90.95	101.44	136.42	96.20	120.68	141.67	159.16	211.63	125.93	159.16	185.39	208.13	276.34
54	64.71	82.20	94.45	104.94	141.67	99.69	125.93	146.92	164.41	218.63	127.68	162.66	188.89	213.38	285.09
55	66.46	83.95	96.20	108.44	145.17	101.44	129.43	150.41	169.65	225.62	131.18	166.16	192.39	216.88	288.59
56	71.71	89.20	103.19	115.43	153.91	106.69	136.42	157.41	180.15	237.86	136.42	173.15	201.14	229.12	302.58
57	75.21	94.45	110.19	124.18	164.41	113.69	143.42	169.65	190.64	251.86	141.67	180.15	213.38	239.61	318.32
58	82.20	103.19	118.93	134.67	178.40	122.43	155.66	181.90	206.38	272.84	152.16	192.39	223.87	255.35	337.56
59	87.45	110.19	127.68	143.42	192.39	131.18	164.41	192.39	218.63	292.08	160.91	204.63	237.86	269.35	356.80
60	92.70	117.18	136.42	153.91	206.38	138.17	176.65	206.38	234.37	311.32	167.90	215.13	251.86	286.84	379.53
61	99.69	125.93	146.92	164.41	220.37	148.67	190.64	222.12	251.86	334.06	178.40	230.87	269.35	304.33	404.02
62	106.69	134.67	155.66	174.90	234.37	159.16	202.88	237.86	269.35	356.80	190.64	244.86	285.09	323.57	428.51
63	113.69	143.42	166.16	187.14	250.11	169.65	216.88	253.61	288.59	383.03	202.88	258.85	304.33	344.55	456.49
64	124.18	153.91	180.15	201.14	269.35	183.65	232.62	274.59	309.57	411.02	218.63	278.09	325.32	369.04	489.72
65	132.92	167.90	194.14	216.88	292.08	195.89	251.86	293.83	332.31	442.50	232.62	297.33	348.05	393.53	524.70
66	143.42	181.90	211.63	236.12	314.82	209.88	271.10	318.32	360.30	473.98	248.36	318.32	374.29	421.51	557.93
67	153.91	194.14	227.37	255.35	341.06	223.87	286.84	339.31	384.78	508.96	262.35	335.81	397.02	449.49	594.66
68	167.90	213.38	246.61	278.09	370.79	243.11	311.32	363.79	414.51	547.44	279.84	360.30	423.26	480.98	634.89
69	183.65	232.62	272.84	304.33	407.52	260.60	337.56	397.02	449.49	594.66	300.83	386.53	458.24	517.71	685.61
70	204.63	260.60	302.58	341.06	454.74	288.59	372.54	437.25	498.47	657.63	328.81	425.01	498.47	568.43	748.57
71	230.87	292.08	341.06	383.03	510.71	321.82	414.51	487.97	556.18	732.83	365.54	468.73	552.69	627.89	829.03
72	260.60	328.81	383.03	432.00	575.42	360.30	463.49	545.69	622.65	818.53	404.02	521.20	612.15	697.85	919.98
73	292.08	372.54	432.00	486.22	648.88	402.27	519.45	610.40	696.10	918.23	447.75	578.92	680.36	774.81	1021.42
74	332.31	419.76	489.72	549.19	732.83	451.24	580.67	685.61	778.31	1026.67	498.47	643.63	757.32	860.51	1135.11
75	372.54	473.98	554.43	622.65	832.53	500.22	647.13	767.81	872.75	1150.85	549.19	710.10	841.27	954.96	1262.78
76	423.26	540.44	631.39	711.85	947.96	559.68	725.84	860.51	981.19	1290.77	608.65	790.55	933.97	1065.14	1402.70
77	480.98	613.90	720.59	813.29	1082.63	626.14	813.29	965.45	1105.37	1451.68	675.12	876.25	1040.66	1189.32	1563.61
78	540.44	692.61	818.53	923.48	1226.05	694.36	904.24	1080.89	1236.55	1619.58	743.33	967.20	1156.09	1320.50	1731.52
79	601.66	773.06	914.73	1035.41	1372.97	764.32	996.93	1192.82	1367.72	1790.98	809.79	1058.15	1266.28	1451.68	1901.17
80	661.12	851.77	1009.18	1142.10	1512.89	829.03	1084.38	1301.26	1490.15	1950.14	876.25	1145.60	1372.97	1574.11	2060.33
81	718.84	926.97	1094.88	1240.05	1644.07	891.99	1168.34	1395.71	1600.34	2095.31	939.22	1229.55	1469.17	1684.29	2205.50
82	774.81	996.93	1180.58	1336.24	1769.99	951.46	1241.79	1488.40	1703.53	2231.73	1000.43	1308.26	1563.61	1790.98	2345.42
83	830.78	1070.39	1266.28	1432.44	1899.42	1012.67	1320.50	1579.35	1806.72	2369.90	1061.65	1385.21	1658.06	1895.92	2487.09
84	891.99	1147.35	1358.98	1537.38	2037.59	1075.64	1400.95	1675.55	1916.91	2513.32	1124.61	1469.17	1756.00	2007.86	2632.25
85	960.20	1234.80	1462.17	1654.56	2195.00	1143.85	1490.15	1782.24	2035.84	2675.98	1196.32	1558.36	1864.44	2130.29	2796.66
86	1035.41	1332.74	1575.85	1783.99	2364.66	1219.06	1588.10	1895.92	2165.27	2845.63	1271.53	1656.31	1978.13	2259.72	2966.31
87	1114.12	1432.44	1698.29	1918.66	2544.80	1297.76	1687.79	2018.35	2299.94	3025.78	1350.23	1756.00	2100.56	2394.39	3146.46
88	1198.07	1542.62	1827.71	2067.33	2740.69	1381.71	1797.98	2147.78	2448.61	3221.67	1434.19	1866.19	2229.98	2543.06	3342.35
89	1290.77	1661.56	1967.63	2224.74	2950.57	1474.41	1916.91	2287.70	2606.02	3431.55	1526.88	1985.12	2369.90	2700.47	3552.23
90	1392.21	1790.98	2121.54	2399.64	3181.44	1575.85	2046.34	2441.61	2780.92	3662.42	1628.32	2114.55	2523.82	2875.37	3783.10
91	1500.65	1930.90	2285.95	2586.78	3428.05	1684.29	2186.26	2606.02	2968.06	3909.03	1736.76	2254.47	2688.22	3062.51	4029.71
92	1614.33	2077.82	2460.85	2782.67	3692.15	1797.98	2333.17	2780.92	3163.95	4173.13	1850.45	2401.39	2863.12	3258.40	4293.81
93	1738.51	2236.98	2648.00	2996.05	3971.99	1922.16	2492.33	2968.06	3377.33	4452.97	1974.63	2560.55	3050.27	3471.78	4573.65
94	1871.44	2410.13	2852.63	3226.92	4278.07	2055.08	2665.49	3172.70	3608.20	4759.05	2107.55	2733.70	3254.90	3702.65	4879.73
95	2016.60	2599.02	3076.50	3478.77	4613.88	2200.25	2854.38	3396.57	3860.06	5094.86	2252.72	2922.59	3478.77	3954.	

Appendix B1
Union Security Insurance Company
6063-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Preferred rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	34.98	42.33	47.35	51.99	76.04	53.23	68.44	79.09	88.21	118.63	83.95	104.94	122.43	138.17	183.65
30	34.98	44.11	50.19	54.87	76.04	53.23	68.44	79.09	88.21	119.52	83.95	104.94	122.43	138.17	183.65
31	34.98	44.11	50.19	56.27	76.04	53.23	68.44	79.09	88.21	126.99	83.95	104.94	122.43	138.17	183.65
32	34.98	44.11	50.19	56.27	76.04	53.23	68.44	79.09	88.21	130.72	83.95	104.94	122.43	138.17	183.65
33	34.98	44.11	50.19	56.27	76.04	56.68	68.44	79.16	88.21	136.42	83.95	104.94	122.43	138.17	183.65
34	34.98	44.11	50.19	56.27	76.04	56.68	68.60	82.76	88.21	136.42	83.95	104.94	122.43	138.17	183.65
35	34.98	44.11	50.19	56.27	76.04	60.23	72.21	82.76	90.12	136.42	83.95	104.94	122.43	138.17	183.65
36	34.98	44.11	50.19	56.27	76.04	61.22	75.82	86.36	93.72	136.42	83.95	104.94	122.43	138.17	183.65
37	34.98	44.11	50.19	56.27	76.04	61.22	78.71	90.95	97.33	136.42	83.95	104.94	122.43	138.17	183.65
38	34.98	44.11	50.19	56.27	76.04	61.22	78.71	90.95	100.93	136.42	83.95	104.94	122.43	138.17	183.65
39	34.98	44.11	50.19	56.27	76.04	61.22	78.71	90.95	101.44	136.42	83.95	104.94	122.43	138.17	183.65
40	38.26	47.15	54.75	60.84	82.13	66.46	83.95	97.94	110.19	146.92	89.20	111.94	131.18	146.92	197.64
41	38.53	47.15	55.86	60.84	82.13	66.46	83.95	97.94	110.19	146.92	89.20	111.94	131.18	146.92	197.64
42	42.34	49.22	56.23	60.84	83.70	66.46	83.95	97.94	110.19	146.92	89.20	111.94	131.18	146.92	197.64
43	42.64	49.55	60.14	64.11	87.74	66.46	83.95	97.94	110.19	146.92	89.20	111.94	131.18	146.92	197.64
44	42.95	53.44	60.54	64.53	91.79	66.46	83.95	97.94	110.19	146.92	89.20	111.94	131.18	146.92	197.64
45	42.84	51.41	62.04	67.75	92.93	69.96	87.45	101.44	115.43	152.16	92.70	117.18	136.42	155.66	206.38
46	45.47	55.20	62.46	71.78	96.90	69.96	87.45	101.44	115.43	152.16	92.70	117.18	136.42	155.66	206.38
47	45.47	55.57	64.71	73.46	97.94	69.96	87.45	101.44	115.43	152.16	92.70	117.18	136.42	155.66	206.38
48	45.47	55.97	64.71	73.46	97.94	69.96	87.45	101.44	115.43	152.16	92.70	117.18	136.42	155.66	206.38
49	45.47	55.97	64.71	73.46	97.94	69.96	87.45	101.44	115.43	152.16	92.70	117.18	136.42	155.66	206.38
50	50.72	62.96	73.46	82.20	110.19	76.96	97.94	113.69	127.68	171.40	104.94	131.18	153.91	173.15	230.87
51	52.47	64.71	75.21	83.95	113.69	80.45	99.69	117.18	131.18	176.65	106.69	134.67	157.41	176.65	236.12
52	54.22	68.21	78.71	87.45	117.18	82.20	104.94	122.43	136.42	181.90	108.44	138.17	160.91	181.90	241.36
53	54.22	69.96	80.45	90.95	122.43	83.95	106.69	125.93	141.67	188.89	108.44	141.67	164.41	185.39	246.61
54	57.72	73.46	83.95	94.45	124.18	87.45	111.94	129.43	146.92	192.39	111.94	145.17	167.90	190.64	250.11
55	59.47	75.21	85.70	96.20	129.43	90.95	115.43	132.92	150.41	201.14	115.43	148.67	169.65	192.39	257.10
56	62.96	78.71	92.70	103.19	136.42	96.20	120.68	141.67	159.16	211.63	120.68	153.91	180.15	202.88	269.35
57	66.46	83.95	97.94	110.19	146.92	101.44	129.43	150.41	169.65	225.62	125.93	160.91	188.89	215.13	283.34
58	73.46	90.95	104.94	118.93	159.16	108.44	136.42	159.16	183.65	243.11	134.67	171.40	199.39	225.62	300.83
59	76.96	97.94	113.69	127.68	171.40	115.43	146.92	173.15	195.89	258.85	141.67	181.90	211.63	239.61	318.32
60	82.20	104.94	122.43	136.42	183.65	122.43	157.41	185.39	208.13	278.09	148.67	192.39	225.62	253.61	337.56
61	89.20	113.69	131.18	146.92	195.89	132.92	169.65	197.64	223.87	297.33	160.91	206.38	239.61	271.10	360.30
62	94.45	120.68	139.92	155.66	208.13	139.92	181.90	213.38	239.61	316.57	169.65	218.63	255.35	288.59	381.28
63	101.44	127.68	148.67	166.16	223.87	150.41	192.39	227.37	257.10	341.06	180.15	232.62	272.84	307.83	407.52
64	110.19	138.17	159.16	178.40	239.61	164.41	208.13	243.11	274.59	365.54	194.14	248.36	290.34	327.06	433.75
65	118.93	148.67	173.15	194.14	258.85	174.90	222.12	262.35	297.33	393.53	206.38	264.10	309.57	349.80	463.49
66	127.68	162.66	187.14	209.88	281.59	187.14	241.36	281.59	320.07	425.01	220.37	285.09	330.56	374.29	498.47
67	138.17	173.15	202.88	227.37	302.58	201.14	257.10	302.58	342.81	451.24	234.37	299.08	353.30	400.52	528.20
68	148.67	188.89	220.37	246.61	330.56	213.38	274.59	325.32	369.04	487.97	248.36	320.07	377.79	426.76	564.93
69	164.41	206.38	243.11	272.84	362.04	234.37	299.08	355.05	402.27	528.20	269.35	344.55	407.52	463.49	608.65
70	183.65	230.87	271.10	302.58	404.02	258.85	330.56	391.78	442.50	584.17	293.83	376.04	446.00	505.46	666.37
71	204.63	260.60	302.58	342.81	454.74	285.09	369.04	433.75	496.72	650.63	323.57	418.01	491.47	559.68	738.08
72	230.87	292.08	342.81	383.03	512.46	320.07	411.02	486.22	552.69	729.34	358.55	461.74	545.69	619.15	818.53
73	260.60	330.56	384.78	432.00	577.17	358.55	461.74	543.94	617.40	816.79	398.77	514.21	606.91	689.11	909.48
74	293.83	372.54	435.50	489.72	652.38	400.52	515.96	608.65	692.61	914.73	442.50	570.18	675.12	766.06	1010.93
75	332.31	421.51	493.22	554.43	739.83	446.00	575.42	682.11	776.56	1023.17	489.72	633.14	746.83	850.02	1121.11
76	377.79	480.98	563.18	633.14	844.77	500.22	645.38	766.06	872.75	1149.10	542.19	704.85	834.28	947.96	1248.79
77	426.76	545.69	641.89	724.09	963.70	556.18	722.34	860.51	982.94	1292.52	599.91	778.31	926.97	1058.15	1392.21
78	480.98	617.40	727.59	822.03	1091.38	617.40	806.29	960.20	1100.12	1442.93	661.12	860.51	1028.42	1173.58	1540.87
79	535.20	689.11	815.04	919.98	1220.81	678.61	888.50	1063.40	1215.56	1593.34	720.59	942.71	1128.11	1290.77	1691.29
80	589.42	759.07	897.24	1016.17	1346.73	739.83	965.45	1156.09	1325.75	1735.01	781.81	1021.42	1220.81	1400.95	1832.96
81	640.14	823.78	975.95	1105.37	1462.17	794.05	1037.16	1243.54	1425.44	1864.44	836.02	1093.13	1310.01	1500.65	1962.39
82	689.11	886.75	1051.15	1189.32	1575.85	846.52	1105.37	1324.00	1516.39	1986.87	890.24	1163.09	1393.96	1595.09	2088.31
83	738.08	951.46	1126.36	1275.03	1689.54	898.99	1175.33	1404.45	1607.34	2107.55	942.71	1233.05	1474.41	1686.04	2210.74
84	794.05	1021.42	1208.56	1367.72	1813.72	958.46	1247.04	1491.90	1705.28	2236.98	1002.18	1306.51	1560.11	1785.74	2343.67
85	855.26	1100.12	1303.01	1472.66	1951.89	1019.67	1327.50	1588.10	1813.72	2378.65	1065.14	1388.71	1659.81	1894.17	2487.09
86	919.98	1184.08	1402.70	1588.10	2105.80	1084.38	1411.45	1687.79	1929.15	2532.56	1129.86	1472.66	1759.50	2009.61	2641.00
87	991.69	1275.03	1511.14	1708.78	2264.96	1156.09	1502.40	1796.23	2049.84	2691.72	1201.57	1563.61	1867.94	2130.29	2800.16
88	1065.14	1372.97	1624.83	1838.21	2438.11	1229.55	1600.34	1909.91	2179.26	2864.87	1275.03	1661.56	1981.62	2259.72	2973.31
89	1149.10	1479.66	1750.76	1979.88	2625.26	1313.50	1707.03	2035.84	2320.93	3052.02	1358.98	1768.25	2107.55	2401.39	3160.45
90	1238.30	1595.09	1888.93	2135.54	2831.64	1402.70	1822.46	2174.01	2476.59	3258.40	1448.18	1883.68	2245.72	2557.05	3366.84
91	1334.49	1719.27	2035.84	2301.69	3052.02	1498.90	1946.64	2320.93	2642.75	3478.77	1544.37	2007.86	2392.64	2723.20	3587.21
92	1437.68	1850.45	2189.76	2478.34	3286.38	1602.09	2077.82	2474.84	2819.40	3713.14	1647.56	2139.03	2546.55	2899.85	3821.58
93	1546.12	1992.12	2355.91	2667.23	3534.74	1710.53	2219.49	2641.00	3008.29	3961.50	1756.00	2280.70	2712.71	3088.75	4069.94
94	1665.05	2146.03	2539.56	2871.87	3807.59	1829.46	2373.40	2824.65	3212.92	4234.34	1874.93	2434.62	2896.35	3293.38	4342.78
95	1796.23	2312.19	2737.19	3097.49	4106.67	1960.64	2539.56	3022.28	3438.55	4533.42	2006.11	2600.77	3093.99	3519.00	4641.86

Appendix B1
Union Security Insurance Company
6063-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Preferred rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	31.94	37.95	44.48	47.78	69.96	48.67	60.84	73.00	82.13	109.50	75.21	94.45	111.94	125.93	167.90
30	31.94	39.54	47.15	50.42	69.96	48.67	60.84	73.00	82.13	110.33	75.21	94.45	111.94	125.93	167.90
31	31.94	39.54	47.15	51.71	69.96	48.67	60.84	73.00	82.13	117.22	75.21	94.45	111.94	125.93	167.90
32	31.94	39.54	47.15	51.71	69.96	48.67	60.84	73.00	82.13	120.67	75.21	94.45	111.94	125.93	167.90
33	31.94	39.54	47.15	51.71	69.96	51.82	60.84	73.07	82.13	125.93	75.21	94.45	111.94	125.93	167.90
34	31.94	39.54	47.15	51.71	69.96	51.82	60.98	76.40	82.13	125.93	75.21	94.45	111.94	125.93	167.90
35	31.94	39.54	47.15	51.71	69.96	55.06	64.19	76.40	83.90	125.93	75.21	94.45	111.94	125.93	167.90
36	31.94	39.54	47.15	51.71	69.96	55.97	67.40	79.72	87.26	125.93	75.21	94.45	111.94	125.93	167.90
37	31.94	39.54	47.15	51.71	69.96	55.97	69.96	83.95	90.62	125.93	75.21	94.45	111.94	125.93	167.90
38	31.94	39.54	47.15	51.71	69.96	55.97	69.96	83.95	93.97	125.93	75.21	94.45	111.94	125.93	167.90
39	31.94	39.54	47.15	51.71	69.96	55.97	69.96	83.95	94.45	125.93	75.21	94.45	111.94	125.93	167.90
40	33.67	42.58	48.67	54.75	73.00	59.47	75.21	87.45	97.94	131.18	80.45	103.19	118.93	132.92	176.65
41	33.91	42.58	49.65	54.75	73.00	59.47	75.21	87.45	97.94	131.18	80.45	103.19	118.93	132.92	176.65
42	37.26	44.46	49.98	54.75	74.40	59.47	75.21	87.45	97.94	131.18	80.45	103.19	118.93	132.92	176.65
43	37.52	44.75	53.46	57.70	77.99	59.47	75.21	87.45	97.94	131.18	80.45	103.19	118.93	132.92	176.65
44	37.79	48.27	53.81	58.07	81.59	59.47	75.21	87.45	97.94	131.18	80.45	103.19	118.93	132.92	176.65
45	39.55	48.20	57.01	61.30	84.64	64.71	80.45	92.70	104.94	139.92	85.70	108.44	124.18	141.67	187.14
46	41.98	51.75	57.39	64.95	88.25	64.71	80.45	92.70	104.94	139.92	85.70	108.44	124.18	141.67	187.14
47	41.98	52.10	59.47	66.46	89.20	64.71	80.45	92.70	104.94	139.92	85.70	108.44	124.18	141.67	187.14
48	41.98	52.47	59.47	66.46	89.20	64.71	80.45	92.70	104.94	139.92	85.70	108.44	124.18	141.67	187.14
49	41.98	52.47	59.47	66.46	89.20	64.71	80.45	92.70	104.94	139.92	85.70	108.44	124.18	141.67	187.14
50	45.47	57.72	66.46	75.21	99.69	69.96	89.20	103.19	117.18	153.91	94.45	120.68	139.92	159.16	209.88
51	47.22	59.47	68.21	76.96	103.19	71.71	92.70	106.69	120.68	159.16	96.20	122.43	143.42	160.91	215.13
52	48.97	61.22	71.71	80.45	106.69	73.46	94.45	110.19	125.93	166.16	97.94	125.93	146.92	164.41	220.37
53	50.72	64.71	73.46	82.20	110.19	76.96	99.69	113.69	127.68	171.40	101.44	129.43	148.67	167.90	223.87
54	52.47	64.71	75.21	83.95	113.69	78.71	99.69	117.18	131.18	176.65	103.19	129.43	152.16	171.40	227.37
55	54.22	68.21	78.71	87.45	117.18	82.20	103.19	122.43	136.42	181.90	104.94	132.92	155.66	176.65	232.62
56	57.72	71.71	83.95	94.45	124.18	87.45	110.19	129.43	146.92	192.39	110.19	139.92	164.41	185.39	244.86
57	61.22	76.96	89.20	99.69	134.67	92.70	117.18	136.42	153.91	206.38	115.43	146.92	173.15	194.14	258.85
58	64.71	83.95	96.20	108.44	143.42	97.94	127.68	146.92	166.16	218.63	120.68	157.41	181.90	206.38	271.10
59	71.71	89.20	104.94	115.43	153.91	106.69	134.67	159.16	178.40	234.37	129.43	164.41	194.14	218.63	288.59
60	75.21	96.20	111.94	124.18	166.16	111.94	143.42	167.90	188.89	251.86	136.42	174.90	206.38	230.87	307.83
61	82.20	103.19	118.93	134.67	178.40	122.43	155.66	180.15	206.38	271.10	146.92	187.14	218.63	248.36	327.06
62	85.70	110.19	125.93	143.42	190.64	127.68	164.41	190.64	218.63	290.34	153.91	199.39	230.87	264.10	348.05
63	92.70	117.18	134.67	152.16	202.88	138.17	176.65	206.38	234.37	309.57	166.16	211.63	246.61	279.84	370.79
64	99.69	124.18	145.17	162.66	216.88	148.67	188.89	220.37	250.11	330.56	174.90	223.87	264.10	297.33	395.28
65	106.69	134.67	157.41	176.65	236.12	157.41	202.88	237.86	269.35	356.80	185.39	239.61	281.59	318.32	423.26
66	115.43	146.92	171.40	190.64	255.35	169.65	218.63	257.10	290.34	384.78	199.39	257.10	302.58	341.06	452.99
67	124.18	157.41	183.65	206.38	276.34	180.15	232.62	274.59	311.32	411.02	211.63	271.10	320.07	363.79	480.98
68	134.67	171.40	199.39	223.87	300.83	194.14	250.11	293.83	335.81	444.25	225.62	290.34	342.81	388.28	514.21
69	148.67	188.89	220.37	246.61	330.56	211.63	272.84	321.82	363.79	482.73	243.11	313.07	370.79	419.76	554.43
70	166.16	211.63	244.86	276.34	369.04	234.37	302.58	353.30	404.02	533.45	267.60	344.55	404.02	459.99	608.65
71	187.14	236.12	276.34	311.32	414.51	262.35	334.06	395.28	451.24	592.91	295.58	379.53	447.75	508.96	671.62
72	209.88	265.85	311.32	349.80	466.98	290.34	374.29	444.25	503.71	664.62	327.06	419.76	496.72	564.93	746.83
73	237.86	300.83	351.55	393.53	524.70	327.06	419.76	496.72	563.18	741.58	363.79	468.73	554.43	626.14	827.28
74	267.60	339.31	395.28	444.25	594.66	363.79	470.48	554.43	629.64	832.53	402.27	519.45	612.15	697.85	919.98
75	302.58	384.78	449.49	505.46	673.37	407.52	526.45	622.65	708.35	930.47	446.00	577.17	682.11	774.81	1021.42
76	342.81	437.25	512.46	577.17	767.81	454.74	587.67	697.85	795.80	1045.91	493.22	640.14	757.32	864.01	1136.85
77	388.28	496.72	584.17	659.38	878.00	505.46	657.63	783.55	895.49	1177.08	545.69	710.10	844.77	963.70	1268.03
78	437.25	561.43	661.12	748.57	993.44	561.43	732.83	874.50	1002.18	1313.50	601.66	783.55	933.97	1070.39	1402.70
79	487.97	627.89	739.83	837.77	1110.62	619.15	809.79	965.45	1107.12	1448.18	657.63	858.76	1024.92	1173.58	1537.38
80	536.94	689.11	818.53	925.22	1224.30	673.37	878.00	1052.90	1206.81	1577.60	710.10	928.72	1114.12	1275.03	1666.80
81	582.42	748.57	886.75	1005.68	1332.74	722.34	942.71	1129.86	1297.76	1696.54	760.82	993.44	1189.32	1365.97	1789.23
82	627.89	808.04	956.71	1082.63	1434.19	771.31	1007.43	1206.81	1379.97	1806.72	811.54	1059.90	1268.03	1451.68	1901.17
83	671.62	867.51	1026.67	1161.34	1539.13	816.79	1070.39	1280.27	1463.92	1920.41	857.01	1122.86	1343.24	1537.38	2014.86
84	722.34	928.72	1100.12	1243.54	1651.06	871.01	1133.36	1357.23	1549.62	2035.84	911.23	1189.32	1421.94	1624.83	2132.04
85	778.31	1000.43	1184.08	1339.74	1776.99	928.72	1208.56	1442.93	1649.31	2167.02	970.70	1262.78	1507.64	1724.52	2264.96
86	837.77	1079.14	1276.77	1444.68	1915.16	988.19	1287.27	1535.63	1754.25	2305.19	1030.16	1341.49	1600.34	1829.46	2403.13
87	902.49	1161.34	1374.72	1554.87	2062.08	1052.90	1369.47	1633.57	1864.44	2452.11	1094.88	1423.69	1698.29	1939.65	2550.05
88	970.70	1250.54	1479.66	1673.80	2219.49	1121.11	1458.67	1738.51	1983.37	2609.52	1163.09	1512.89	1803.23	2058.58	2707.46
89	1045.91	1344.99	1593.34	1801.48	2389.14	1196.32	1553.12	1852.20	2111.05	2779.17	1238.30	1607.34	1916.91	2186.26	2877.12
90	1126.36	1451.68	1717.52	1943.15	2576.29	1276.77	1659.81	1976.38	2252.72	2966.31	1318.75	1714.03	2041.09	2327.93	3064.26
91	1213.81	1563.61	1850.45	2095.31	2777.42	1364.22	1771.74	2109.30	2404.88	3167.45	1406.20	1825.96	2174.01	2480.09	3265.39
92	1308.26	1684.29	1993.87	2254.47	2989.05	1458.67	1892.42	2252.72	2564.04	3379.08	1500.65	1946.64	2317.43	2639.25	3477.02
93	1407.95	1811.97	2146.03	2425.87	3216.42	1558.36	2020.10	2404.88	2735.45	3606.45	1600.34	2074.32	2469.60	2810.65	3704.40
94	1516.39	1951.89	2310.44	2613.02	3464.78	1666.80	2160.02	2569.29	2922.59	3854.81	1708.78	2214.24	2634.00	2997.80	3952.75
95	1633.57	2105.80	2490.58	2817.65	3735.88	1783.99	2313.94	2749.44	3127.22	4125.91	1825.96	2368.15	2814.15	3202.43	4223.85

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1
Union Security Insurance Company
6063-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Preferred rates per \$10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 100%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	28.90	35.03	40.18	43.56	63.88	44.11	57.79	65.40	74.52	98.86	68.21	87.45	103.19	115.43	153.91
30	28.90	36.50	42.58	45.97	63.88	44.11	57.79	65.40	74.52	99.60	68.21	87.45	103.19	115.43	153.91
31	28.90	36.50	42.58	47.15	63.88	44.11	57.79	65.40	74.52	105.82	68.21	87.45	103.19	115.43	153.91
32	28.90	36.50	42.58	47.15	63.88	44.11	57.79	65.40	74.52	108.94	68.21	87.45	103.19	115.43	153.91
33	28.90	36.50	42.58	47.15	63.88	46.97	57.79	65.46	74.52	113.69	68.21	87.45	103.19	115.43	153.91
34	28.90	36.50	42.58	47.15	63.88	46.97	57.93	68.44	74.52	113.69	68.21	87.45	103.19	115.43	153.91
35	28.90	36.50	42.58	47.15	63.88	49.90	60.98	68.44	76.14	113.69	68.21	87.45	103.19	115.43	153.91
36	28.90	36.50	42.58	47.15	63.88	50.72	64.03	71.41	79.18	113.69	68.21	87.45	103.19	115.43	153.91
37	28.90	36.50	42.58	47.15	63.88	50.72	66.46	75.21	82.23	113.69	68.21	87.45	103.19	115.43	153.91
38	28.90	36.50	42.58	47.15	63.88	50.72	66.46	75.21	85.27	113.69	68.21	87.45	103.19	115.43	153.91
39	28.90	36.50	42.58	47.15	63.88	50.72	66.46	75.21	85.70	113.69	68.21	87.45	103.19	115.43	153.91
40	30.61	39.54	45.63	50.19	66.92	54.22	69.96	80.45	90.95	120.68	71.71	94.45	108.44	122.43	162.66
41	30.83	39.54	46.55	50.19	66.92	54.22	69.96	80.45	90.95	120.68	71.71	94.45	108.44	122.43	162.66
42	33.87	41.28	46.86	50.19	68.20	54.22	69.96	80.45	90.95	120.68	71.71	94.45	108.44	122.43	162.66
43	34.11	41.56	50.12	52.89	71.49	54.22	69.96	80.45	90.95	120.68	71.71	94.45	108.44	122.43	162.66
44	34.36	44.82	50.45	53.23	74.79	54.22	69.96	80.45	90.95	120.68	71.71	94.45	108.44	122.43	162.66
45	34.60	43.38	51.98	56.46	78.00	55.97	71.71	85.70	96.20	127.68	76.96	99.69	115.43	129.43	173.15
46	36.73	46.58	52.33	59.82	81.33	55.97	71.71	85.70	96.20	127.68	76.96	99.69	115.43	129.43	173.15
47	36.73	46.89	54.22	61.22	82.20	55.97	71.71	85.70	96.20	127.68	76.96	99.69	115.43	129.43	173.15
48	36.73	47.22	54.22	61.22	82.20	55.97	71.71	85.70	96.20	127.68	76.96	99.69	115.43	129.43	173.15
49	36.73	47.22	54.22	61.22	82.20	55.97	71.71	85.70	96.20	127.68	76.96	99.69	115.43	129.43	173.15
50	41.98	54.22	61.22	68.21	92.70	64.71	82.20	96.20	106.69	143.42	87.45	111.94	127.68	143.42	194.14
51	43.73	54.22	64.71	71.71	94.45	66.46	83.95	99.69	111.94	146.92	89.20	111.94	132.92	148.67	197.64
52	45.47	55.97	64.71	73.46	97.94	69.96	87.45	99.69	115.43	152.16	90.95	115.43	132.92	152.16	202.88
53	45.47	57.72	66.46	75.21	101.44	69.96	89.20	103.19	118.93	157.41	90.95	117.18	136.42	155.66	206.38
54	47.22	61.22	69.96	78.71	104.94	71.71	94.45	108.44	124.18	162.66	92.70	122.43	141.67	159.16	209.88
55	48.97	62.96	71.71	80.45	108.44	73.46	96.20	111.94	125.93	167.90	94.45	124.18	143.42	162.66	215.13
56	52.47	66.46	76.96	85.70	113.69	78.71	101.44	118.93	132.92	176.65	99.69	129.43	152.16	169.65	225.62
57	54.22	71.71	82.20	92.70	124.18	82.20	108.44	125.93	143.42	188.89	103.19	136.42	157.41	180.15	237.86
58	59.47	75.21	87.45	99.69	132.92	89.20	113.69	132.92	153.91	202.88	110.19	141.67	166.16	190.64	251.86
59	64.71	82.20	94.45	106.69	143.42	96.20	124.18	143.42	162.66	218.63	118.93	152.16	178.40	201.14	267.60
60	68.21	87.45	101.44	113.69	153.91	101.44	131.18	153.91	173.15	232.62	122.43	160.91	187.14	213.38	283.34
61	75.21	94.45	110.19	124.18	164.41	110.19	141.67	166.16	188.89	248.36	132.92	171.40	202.88	229.12	300.83
62	78.71	101.44	115.43	131.18	174.90	117.18	152.16	176.65	201.14	265.85	141.67	183.65	211.63	243.11	320.07
63	83.95	108.44	124.18	139.92	187.14	125.93	162.66	188.89	215.13	285.09	148.67	195.89	227.37	258.85	341.06
64	90.95	115.43	134.67	150.41	201.14	136.42	174.90	204.63	232.62	306.08	160.91	208.13	244.86	276.34	365.54
65	97.94	124.18	145.17	164.41	216.88	143.42	187.14	220.37	251.86	328.81	169.65	222.12	260.60	297.33	390.03
66	104.94	134.67	157.41	176.65	236.12	153.91	201.14	237.86	269.35	355.05	180.15	237.86	279.84	316.57	419.76
67	113.69	145.17	169.65	190.64	253.61	166.16	215.13	253.61	286.84	377.79	192.39	251.86	295.58	335.81	444.25
68	124.18	159.16	183.65	208.13	276.34	178.40	232.62	271.10	311.32	409.27	208.13	271.10	316.57	360.30	473.98
69	134.67	173.15	202.88	229.12	304.33	192.39	250.11	297.33	337.56	446.00	220.37	288.59	341.06	390.03	512.46
70	150.41	194.14	225.62	255.35	341.06	211.63	278.09	327.06	372.54	493.22	241.36	316.57	372.54	426.76	563.18
71	169.65	220.37	255.35	286.84	383.03	236.12	313.07	365.54	416.26	549.19	267.60	353.30	414.51	470.48	620.90
72	192.39	246.61	286.84	321.82	432.00	267.60	348.05	409.27	465.24	615.65	297.33	390.03	459.99	521.20	690.86
73	215.13	279.84	323.57	363.79	486.22	295.58	391.78	458.24	521.20	689.11	328.81	435.50	510.71	580.67	767.81
74	243.11	314.82	367.29	411.02	550.94	330.56	437.25	514.21	584.17	773.06	367.29	482.73	570.18	645.38	853.52
75	276.34	358.55	416.26	468.73	624.40	370.79	489.72	575.42	655.88	864.01	407.52	536.94	631.39	720.59	946.21
76	313.07	407.52	473.98	535.20	711.85	414.51	549.19	647.13	738.08	970.70	449.49	596.41	703.10	802.79	1054.65
77	355.05	461.74	540.44	610.40	813.29	463.49	612.15	725.84	830.78	1091.38	498.47	661.12	781.81	893.74	1175.33
78	400.52	521.20	613.90	692.61	919.98	514.21	682.11	811.54	926.97	1217.31	550.94	729.34	867.51	991.69	1301.26
79	444.25	582.42	687.36	776.56	1030.16	564.93	752.07	897.24	1026.67	1344.99	598.16	797.55	951.46	1089.63	1428.94
80	489.72	641.89	757.32	857.01	1135.11	613.90	818.53	977.69	1119.36	1463.92	648.88	865.76	1031.91	1182.33	1546.12
81	529.95	699.60	822.03	930.47	1234.80	659.38	883.25	1047.65	1201.57	1574.11	694.36	930.47	1105.37	1266.28	1658.06
82	571.93	752.07	886.75	1002.18	1329.24	704.85	937.47	1119.36	1280.27	1677.30	739.83	986.44	1177.08	1344.99	1763.00
83	613.90	806.29	949.71	1075.64	1425.44	748.57	996.93	1185.83	1358.98	1778.74	785.30	1045.91	1243.54	1425.44	1867.94
84	659.38	865.76	1019.67	1154.34	1530.38	794.05	1058.15	1259.28	1439.43	1888.93	832.53	1108.87	1318.75	1507.64	1979.88
85	708.35	932.22	1096.63	1241.79	1645.81	844.77	1126.36	1337.99	1530.38	2007.86	883.25	1177.08	1399.21	1600.34	2098.81
86	764.32	1003.93	1184.08	1337.99	1775.24	900.74	1198.07	1425.44	1626.58	2137.29	939.22	1248.79	1486.66	1696.54	2228.23
87	822.03	1080.89	1273.28	1441.18	1909.91	958.46	1275.03	1514.64	1729.77	2271.96	996.93	1325.75	1575.85	1799.73	2362.91
88	886.75	1164.84	1371.22	1551.37	2056.83	1023.17	1358.98	1612.58	1839.95	2418.88	1061.65	1409.70	1673.80	1909.91	2509.82
89	953.21	1254.04	1476.16	1670.30	2214.24	1089.63	1448.18	1717.52	1958.89	2576.29	1128.11	1498.90	1778.74	2028.85	2667.23
90	1028.42	1351.98	1591.60	1799.73	2387.39	1164.84	1546.12	1832.96	2088.31	2749.44	1203.32	1596.84	1894.17	2158.27	2840.39
91	1107.12	1455.17	1715.78	1941.40	2572.79	1243.54	1649.31	1957.14	2229.98	2934.83	1282.02	1700.03	2018.35	2299.94	3025.78
92	1192.82	1567.11	1846.95	2088.31	2770.43	1329.24	1761.25	2088.31	2376.90	3132.47	1367.72	1811.97	2149.53	2446.86	3223.42
93	1283.77	1687.79	1986.87	2249.22	2980.31	1420.19	1881.93	2228.23	2537.81	3342.35	1458.67	1932.65	2289.45	2607.77	3433.30
94	1383.46	1817.22	2140.78	2422.37	3209.43	1519.89	2011.36	2382.15	2710.96	3571.47	1558.36	2062.08	2443.36	2780.92	3662.42
95	1491.90	1958.89	2306.94	2611.27	3461.28	1628.32	2153.03	2548.30	2899.85	3823.33	1666.80	2203.75	2609.52	2969.81	3914.28

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1
Union Security Insurance Company
6063-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Standard rates per \$10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 80%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	42.58	51.09	57.39	61.83	91.25	65.40	82.13	94.29	104.94	141.44	101.44	127.68	146.92	162.66	220.37
30	42.58	53.23	60.84	65.25	91.25	65.40	82.13	94.29	104.94	142.50	101.44	127.68	146.92	162.66	220.37
31	42.58	53.23	60.84	66.92	91.25	65.40	82.13	94.29	104.94	151.41	101.44	127.68	146.92	162.66	220.37
32	42.58	53.23	60.84	66.92	91.25	65.40	82.13	94.29	104.94	155.86	101.44	127.68	146.92	162.66	220.37
33	42.58	53.23	60.84	66.92	91.25	69.64	82.13	94.39	104.94	162.66	101.44	127.68	146.92	162.66	220.37
34	42.58	53.23	60.84	66.92	91.25	69.64	82.32	98.68	104.94	162.66	101.44	127.68	146.92	162.66	220.37
35	42.58	53.23	60.84	66.92	91.25	73.99	86.65	98.68	107.21	162.66	101.44	127.68	146.92	162.66	220.37
36	42.58	53.23	60.84	66.92	91.25	75.21	90.99	102.97	111.50	162.66	101.44	127.68	146.92	162.66	220.37
37	42.58	53.23	60.84	66.92	91.25	75.21	94.45	108.44	115.79	162.66	101.44	127.68	146.92	162.66	220.37
38	42.58	53.23	60.84	66.92	91.25	75.21	94.45	108.44	120.08	162.66	101.44	127.68	146.92	162.66	220.37
39	42.58	53.23	60.84	66.92	91.25	75.21	94.45	108.44	120.68	162.66	101.44	127.68	146.92	162.66	220.37
40	45.91	56.27	65.40	71.48	97.34	80.45	99.69	117.18	129.43	174.90	108.44	134.67	155.66	173.15	234.37
41	46.24	56.27	66.72	71.48	97.34	80.45	99.69	117.18	129.43	174.90	108.44	134.67	155.66	173.15	234.37
42	50.81	58.75	67.16	71.48	99.20	80.45	99.69	117.18	129.43	174.90	108.44	134.67	155.66	173.15	234.37
43	51.17	59.14	71.83	75.33	103.99	80.45	99.69	117.18	129.43	174.90	108.44	134.67	155.66	173.15	234.37
44	51.54	63.78	72.31	75.82	108.79	80.45	99.69	117.18	129.43	174.90	108.44	134.67	155.66	173.15	234.37
45	52.73	62.66	75.46	80.66	112.85	85.70	104.94	122.43	136.42	185.39	113.69	141.67	164.41	183.65	248.36
46	55.97	67.28	75.96	85.46	117.67	85.70	104.94	122.43	136.42	185.39	113.69	141.67	164.41	183.65	248.36
47	55.97	67.72	78.71	87.45	118.93	85.70	104.94	122.43	136.42	185.39	113.69	141.67	164.41	183.65	248.36
48	55.97	68.21	78.71	87.45	118.93	85.70	104.94	122.43	136.42	185.39	113.69	141.67	164.41	183.65	248.36
49	55.97	68.21	78.71	87.45	118.93	85.70	104.94	122.43	136.42	185.39	113.69	141.67	164.41	183.65	248.36
50	61.22	76.96	87.45	97.94	131.18	94.45	118.93	136.42	153.91	204.63	125.93	159.16	183.65	206.38	274.59
51	64.71	78.71	90.95	101.44	136.42	97.94	122.43	141.67	159.16	211.63	131.18	162.66	187.14	209.88	281.59
52	66.46	82.20	94.45	104.94	139.92	101.44	125.93	146.92	164.41	218.63	132.92	166.16	192.39	215.13	286.84
53	68.21	83.95	96.20	108.44	145.17	103.19	129.43	150.41	169.65	225.62	136.42	169.65	195.89	220.37	295.58
54	69.96	87.45	99.69	111.94	150.41	106.69	134.67	155.66	174.90	232.62	138.17	174.90	201.14	225.62	302.58
55	73.46	90.95	103.19	115.43	155.66	111.94	139.92	159.16	180.15	241.36	143.42	180.15	206.38	230.87	309.57
56	76.96	96.20	110.19	122.43	164.41	117.18	146.92	169.65	190.64	253.61	148.67	187.14	216.88	241.36	323.57
57	82.20	103.19	117.18	131.18	176.65	124.18	157.41	180.15	202.88	271.10	155.66	197.64	227.37	255.35	341.06
58	89.20	110.19	127.68	141.67	190.64	132.92	166.16	194.14	216.88	290.34	164.41	208.13	241.36	269.35	360.30
59	96.20	118.93	136.42	152.16	204.63	143.42	178.40	208.13	232.62	311.32	174.90	220.37	255.35	286.84	383.03
60	103.19	127.68	146.92	162.66	218.63	152.16	190.64	222.12	248.36	332.31	185.39	234.37	271.10	304.33	405.77
61	110.19	136.42	157.41	174.90	234.37	162.66	204.63	237.86	267.60	356.80	197.64	248.36	288.59	323.57	432.00
62	117.18	145.17	166.16	185.39	250.11	174.90	218.63	253.61	285.09	381.28	209.88	264.10	306.08	344.55	459.99
63	124.18	153.91	176.65	197.64	265.85	185.39	232.62	271.10	306.08	407.52	222.12	279.84	325.32	365.54	487.97
64	132.92	166.16	190.64	211.63	285.09	197.64	251.86	292.08	327.06	437.25	236.12	300.83	348.05	390.03	521.20
65	143.42	180.15	206.38	229.12	309.57	211.63	271.10	313.07	351.55	472.23	251.86	321.82	372.54	418.01	557.93
66	155.66	194.14	223.87	248.36	335.81	229.12	290.34	337.56	379.53	507.21	269.35	342.81	398.77	447.75	598.16
67	169.65	209.88	243.11	269.35	363.79	246.61	311.32	363.79	407.52	543.94	288.59	363.79	425.01	477.48	636.64
68	183.65	229.12	264.10	293.83	397.02	264.10	335.81	390.03	440.75	587.67	307.83	390.03	454.74	510.71	682.11
69	201.14	251.86	292.08	325.32	437.25	286.84	363.79	426.76	480.98	640.14	330.56	419.76	491.47	554.43	736.33
70	225.62	281.59	327.06	363.79	489.72	318.32	402.27	472.23	531.70	708.35	362.04	459.99	538.69	606.91	808.04
71	253.61	318.32	367.29	409.27	550.94	353.30	451.24	526.45	592.91	788.80	400.52	510.71	596.41	671.62	893.74
72	286.84	358.55	412.77	461.74	620.90	397.02	503.71	587.67	664.62	883.25	446.00	566.68	661.12	746.83	993.44
73	323.57	404.02	466.98	519.45	699.60	444.25	564.93	661.12	743.33	989.94	494.97	629.64	736.33	829.03	1103.62
74	365.54	456.49	528.20	587.67	792.30	496.72	631.39	739.83	834.28	1110.62	549.19	699.60	818.53	921.73	1227.80
75	412.77	517.71	599.91	668.12	898.99	554.43	706.60	829.03	935.72	1243.54	608.65	776.56	909.48	1026.67	1364.22
76	468.73	591.16	685.61	764.32	1026.67	620.90	795.80	933.97	1054.65	1399.21	675.12	865.76	1014.42	1145.60	1521.64
77	531.70	673.37	783.55	876.25	1175.33	694.36	891.99	1051.15	1191.07	1577.60	746.83	961.95	1133.36	1282.02	1698.29
78	599.91	760.82	888.50	995.18	1332.74	771.31	995.18	1175.33	1334.49	1763.00	823.78	1063.40	1255.79	1425.44	1885.43
79	669.87	851.77	995.18	1115.87	1493.65	850.02	1098.38	1299.51	1476.16	1950.14	902.49	1166.59	1379.97	1567.11	2070.82
80	736.33	937.47	1098.38	1233.05	1649.31	925.22	1194.57	1416.70	1610.83	2128.54	977.69	1264.53	1498.90	1703.53	2249.22
81	801.04	1019.67	1194.57	1341.49	1792.73	995.18	1285.52	1523.38	1731.52	2287.70	1047.65	1355.48	1605.59	1825.96	2410.13
82	862.26	1098.38	1287.27	1442.93	1929.15	1061.65	1371.22	1624.83	1843.45	2434.62	1115.87	1441.18	1708.78	1937.90	2560.55
83	925.22	1177.08	1379.97	1547.87	2070.82	1128.11	1453.42	1722.77	1955.39	2585.03	1182.33	1526.88	1808.47	2051.58	2714.46
84	993.44	1264.53	1481.41	1661.56	2221.24	1198.07	1546.12	1829.46	2074.32	2742.44	1255.79	1619.58	1916.91	2172.27	2873.62
85	1068.64	1360.73	1593.34	1787.48	2390.89	1275.03	1644.07	1944.89	2203.75	2917.34	1332.74	1719.27	2034.09	2305.19	3050.27
86	1152.60	1465.67	1717.52	1927.40	2576.29	1358.98	1749.01	2069.07	2343.67	3102.74	1416.70	1824.21	2158.27	2445.11	3235.66
87	1240.05	1577.60	1848.70	2074.32	2773.92	1446.43	1860.94	2200.25	2490.58	3300.37	1504.15	1936.15	2289.45	2592.03	3433.30
88	1334.49	1698.29	1990.37	2233.48	2985.55	1540.87	1981.62	2341.92	2649.74	3512.00	1598.59	2056.83	2431.12	2751.19	3644.93
89	1437.68	1829.46	2142.53	2404.88	3214.67	1644.07	2112.80	2494.08	2821.15	3741.12	1701.78	2188.01	2583.28	2922.59	3874.05
90	1549.62	1972.88	2310.44	2592.03	3466.53	1756.00	2256.22	2661.99	3008.29	3992.98	1813.72	2331.43	2751.19	3109.73	4125.91
91	1670.30	2126.79	2490.58	2794.91	3735.88	1876.68	2410.13	2842.14	3211.18	4262.33	1934.40	2485.34	2931.33	3312.62	4395.25
92	1797.98	2289.45	2681.23	3008.29	4020.97	2004.36	2572.79	3032.78	3424.55	4547.42	2062.08	2648.00	3121.98	3526.00	4680.34
93	1934.40	2462.60	2885.86	3237.41	4328.79	2140.78	2745.94	3237.41	3653.67	4855.24	2198.50	2821.15	3326.61	3755.12	4988.17
94	2083.07	2653.24	3107.98	3485.77	4661.10	2289.45	2936.58	3459.53	3902.03	5187.55	2347.17	3011.79	3548.73	4003.48	5320.48
95	2247.47	2859.63	3351.10	3758.61	5026.64	2453.86	3142.96	3702.65	4174.88	5553.09					

Appendix B1
Union Security Insurance Company
6063-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 80%**

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	38.02	45.25	51.65	56.21	80.61	57.79	73.00	85.17	95.82	126.23	89.20	111.94	131.18	146.92	194.14
30	38.02	47.15	54.75	59.32	80.61	57.79	73.00	85.17	95.82	127.18	89.20	111.94	131.18	146.92	194.14
31	38.02	47.15	54.75	60.84	80.61	57.79	73.00	85.17	95.82	135.13	89.20	111.94	131.18	146.92	194.14
32	38.02	47.15	54.75	60.84	80.61	57.79	73.00	85.17	95.82	139.10	89.20	111.94	131.18	146.92	194.14
33	38.02	47.15	54.75	60.84	80.61	61.54	73.00	85.25	95.82	145.17	89.20	111.94	131.18	146.92	194.14
34	38.02	47.15	54.75	60.84	80.61	61.54	73.17	89.13	95.82	145.17	89.20	111.94	131.18	146.92	194.14
35	38.02	47.15	54.75	60.84	80.61	65.39	77.02	89.13	97.89	145.17	89.20	111.94	131.18	146.92	194.14
36	38.02	47.15	54.75	60.84	80.61	66.46	80.88	93.00	101.80	145.17	89.20	111.94	131.18	146.92	194.14
37	38.02	47.15	54.75	60.84	80.61	66.46	83.95	97.94	105.72	145.17	89.20	111.94	131.18	146.92	194.14
38	38.02	47.15	54.75	60.84	80.61	66.46	83.95	97.94	109.64	145.17	89.20	111.94	131.18	146.92	194.14
39	38.02	47.15	54.75	60.84	80.61	66.46	83.95	97.94	110.19	145.17	89.20	111.94	131.18	146.92	194.14
40	41.32	50.19	57.79	63.88	86.69	71.71	89.20	103.19	115.43	155.66	96.20	120.68	138.17	155.66	208.13
41	41.62	50.19	58.96	63.88	86.69	71.71	89.20	103.19	115.43	155.66	96.20	120.68	138.17	155.66	208.13
42	45.73	52.40	59.35	63.88	88.35	71.71	89.20	103.19	115.43	155.66	96.20	120.68	138.17	155.66	208.13
43	46.05	52.74	63.48	67.31	92.61	71.71	89.20	103.19	115.43	155.66	96.20	120.68	138.17	155.66	208.13
44	46.38	56.88	63.90	67.75	96.89	71.71	89.20	103.19	115.43	155.66	96.20	120.68	138.17	155.66	208.13
45	46.14	56.23	67.07	72.59	99.57	75.21	94.45	108.44	122.43	162.66	101.44	127.68	146.92	164.41	220.37
46	48.97	60.38	67.52	76.91	103.83	75.21	94.45	108.44	122.43	162.66	101.44	127.68	146.92	164.41	220.37
47	48.97	60.78	69.96	78.71	104.94	75.21	94.45	108.44	122.43	162.66	101.44	127.68	146.92	164.41	220.37
48	48.97	61.22	69.96	78.71	104.94	75.21	94.45	108.44	122.43	162.66	101.44	127.68	146.92	164.41	220.37
49	48.97	61.22	69.96	78.71	104.94	75.21	94.45	108.44	122.43	162.66	101.44	127.68	146.92	164.41	220.37
50	54.22	68.21	78.71	85.70	117.18	83.95	104.94	122.43	134.67	181.90	111.94	141.67	164.41	181.90	244.86
51	57.72	69.96	80.45	89.20	120.68	87.45	108.44	125.93	139.92	187.14	115.43	143.42	166.16	187.14	250.11
52	59.47	73.46	83.95	92.70	125.93	90.95	113.69	129.43	145.17	195.89	118.93	148.67	171.40	192.39	257.10
53	61.22	75.21	85.70	96.20	129.43	92.70	115.43	132.92	150.41	201.14	120.68	152.16	174.90	195.89	262.35
54	62.96	78.71	89.20	99.69	132.92	96.20	120.68	138.17	155.66	206.38	124.18	155.66	180.15	201.14	267.60
55	64.71	80.45	92.70	103.19	138.17	97.94	124.18	143.42	160.91	213.38	125.93	159.16	183.65	206.38	276.34
56	68.21	85.70	97.94	108.44	146.92	103.19	131.18	150.41	169.65	227.37	131.18	166.16	192.39	215.13	288.59
57	73.46	90.95	104.94	117.18	157.41	110.19	138.17	160.91	180.15	241.36	138.17	174.90	202.88	227.37	304.33
58	78.71	97.94	113.69	125.93	169.65	117.18	148.67	173.15	194.14	258.85	146.92	183.65	215.13	239.61	321.82
59	85.70	106.69	122.43	134.67	181.90	127.68	160.91	185.39	206.38	276.34	155.66	197.64	227.37	253.61	339.31
60	90.95	113.69	131.18	145.17	195.89	134.67	171.40	197.64	222.12	297.33	164.41	208.13	241.36	271.10	362.04
61	97.94	120.68	139.92	155.66	209.88	145.17	181.90	211.63	237.86	318.32	174.90	220.37	257.10	288.59	384.78
62	103.19	129.43	148.67	164.41	222.12	153.91	195.89	225.62	253.61	339.31	185.39	234.37	272.84	306.08	407.52
63	110.19	138.17	157.41	174.90	236.12	164.41	208.13	241.36	271.10	362.04	197.64	250.11	290.34	325.32	433.75
64	118.93	146.92	169.65	188.89	253.61	176.65	222.12	258.85	292.08	388.28	211.63	265.85	309.57	348.05	463.49
65	127.68	159.16	183.65	204.63	274.59	188.89	239.61	278.09	314.82	418.01	223.87	283.34	330.56	372.54	494.97
66	139.92	173.15	199.39	222.12	299.08	206.38	258.85	300.83	339.31	451.24	241.36	304.33	355.05	398.77	531.70
67	150.41	187.14	215.13	239.61	323.57	218.63	276.34	321.82	363.79	484.47	255.35	323.57	377.79	425.01	566.68
68	162.66	204.63	234.37	262.35	353.30	234.37	299.08	346.30	391.78	522.95	272.84	348.05	404.02	454.74	606.91
69	180.15	223.87	258.85	288.59	388.28	257.10	323.57	379.53	426.76	568.43	295.58	374.29	437.25	491.47	654.13
70	201.14	251.86	290.34	323.57	435.50	283.34	360.30	419.76	473.98	629.64	323.57	411.02	479.23	540.44	718.84
71	225.62	283.34	327.06	365.54	489.72	314.82	400.52	468.73	529.95	701.35	356.80	454.74	529.95	598.16	795.80
72	255.35	318.32	367.29	411.02	552.69	353.30	447.75	522.95	592.91	787.05	397.02	503.71	587.67	664.62	883.25
73	286.84	360.30	414.51	461.74	622.65	395.28	503.71	585.92	661.12	881.50	439.00	561.43	654.13	736.33	981.19
74	325.32	407.52	470.48	522.95	704.85	442.50	563.18	659.38	741.58	988.19	489.72	624.40	729.34	820.28	1093.13
75	367.29	461.74	533.45	594.66	799.30	493.22	631.39	738.08	832.53	1105.37	542.19	692.61	809.79	912.98	1213.81
76	418.01	524.70	608.65	680.36	914.73	552.69	706.60	829.03	939.22	1245.29	601.66	767.81	902.49	1019.67	1353.73
77	473.98	598.16	697.85	780.06	1045.91	617.40	792.30	935.72	1059.90	1402.70	666.37	855.26	1009.18	1142.10	1511.14
78	533.45	676.87	790.55	885.00	1185.83	685.61	885.00	1045.91	1185.83	1568.86	732.83	946.21	1117.61	1268.03	1677.30
79	596.41	757.32	886.75	993.44	1329.24	757.32	977.69	1157.84	1313.50	1736.76	804.54	1037.16	1229.55	1395.71	1843.45
80	655.88	834.28	977.69	1096.63	1467.42	823.78	1063.40	1261.03	1432.44	1892.42	869.26	1124.61	1332.74	1514.64	2000.86
81	711.85	907.73	1063.40	1192.82	1595.09	885.00	1143.85	1357.23	1540.87	2035.84	932.22	1206.81	1430.69	1623.08	2144.28
82	767.81	977.69	1145.60	1285.52	1717.52	944.46	1220.81	1446.43	1642.32	2168.77	993.44	1283.77	1519.89	1726.27	2280.70
83	823.78	1047.65	1227.80	1378.22	1841.70	1003.93	1294.26	1533.88	1740.26	2299.94	1052.90	1358.98	1609.09	1827.71	2415.38
84	883.25	1124.61	1317.00	1477.91	1976.38	1065.14	1374.72	1626.58	1845.20	2439.86	1115.87	1441.18	1703.53	1932.65	2557.05
85	951.46	1210.31	1418.44	1591.60	2126.79	1135.11	1462.17	1731.52	1962.39	2595.53	1187.58	1530.38	1810.22	2051.58	2714.46
86	1024.92	1304.76	1528.63	1715.78	2292.95	1208.56	1556.62	1841.70	2086.56	2761.68	1261.03	1624.83	1920.41	2175.76	2880.61
87	1103.62	1404.45	1645.81	1846.95	2467.85	1287.27	1656.31	1958.89	2217.74	2936.58	1339.74	1724.52	2037.59	2306.94	3055.51
88	1187.58	1511.14	1771.74	1986.87	2656.74	1371.22	1763.00	2084.82	2357.66	3125.47	1423.69	1831.21	2163.52	2446.86	3244.41
89	1278.52	1628.32	1908.17	2140.78	2861.37	1462.17	1880.18	2221.24	2511.57	3330.11	1514.64	1948.39	2299.94	2600.77	3449.04
90	1378.22	1756.00	2056.83	2306.94	3085.25	1561.86	2007.86	2369.90	2677.73	3553.98	1614.33	2076.07	2448.61	2766.93	3672.91
91	1486.66	1892.42	2215.99	2487.09	3324.86	1670.30	2144.28	2529.06	2857.88	3793.59	1722.77	2212.49	2607.77	2947.08	3912.53
92	1600.34	2037.59	2385.64	2677.73	3578.47	1783.99	2289.45	2698.72	3048.52	4047.20	1836.46	2357.66	2777.42	3137.72	4166.13
93	1722.77	2191.50	2567.54	2880.61	3851.31	1906.42	2443.36	2880.61	3251.40	4320.05	1958.89	2511.57	2959.32	3340.60	4438.98
94	1853.95	2361.16	2765.18	3102.74	4148.64	2037.59	2613.02	3078.25	3473.53	4617.38	2090.06	2681.23	3156.96	3562.73	4736.31
95	1999.11	2544.80	2982.06	3345.85	4473.96	2182.76	2796.66	3295.13	3716.64	4942.69	2235.23	2864.87	3373.83	3805.84	5061.62

Appendix B1
Union Security Insurance Company
6063-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 80%**

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	34.98	40.87	45.92	50.59	74.52	53.23	65.40	76.04	85.17	115.59	82.20	101.44	117.18	132.92	178.40
30	34.98	42.58	48.67	53.38	74.52	53.23	65.40	76.04	85.17	116.45	82.20	101.44	117.18	132.92	178.40
31	34.98	42.58	48.67	54.75	74.52	53.23	65.40	76.04	85.17	123.73	82.20	101.44	117.18	132.92	178.40
32	34.98	42.58	48.67	54.75	74.52	53.23	65.40	76.04	85.17	127.37	82.20	101.44	117.18	132.92	178.40
33	34.98	42.58	48.67	54.75	74.52	56.68	65.40	76.12	85.17	132.92	82.20	101.44	117.18	132.92	178.40
34	34.98	42.58	48.67	54.75	74.52	56.68	65.55	79.58	85.17	132.92	82.20	101.44	117.18	132.92	178.40
35	34.98	42.58	48.67	54.75	74.52	60.23	69.00	79.58	87.01	132.92	82.20	101.44	117.18	132.92	178.40
36	34.98	42.58	48.67	54.75	74.52	61.22	72.45	83.04	90.49	132.92	82.20	101.44	117.18	132.92	178.40
37	34.98	42.58	48.67	54.75	74.52	61.22	75.21	87.45	93.97	132.92	82.20	101.44	117.18	132.92	178.40
38	34.98	42.58	48.67	54.75	74.52	61.22	75.21	87.45	97.45	132.92	82.20	101.44	117.18	132.92	178.40
39	34.98	42.58	48.67	54.75	74.52	61.22	75.21	87.45	97.94	132.92	82.20	101.44	117.18	132.92	178.40
40	36.73	45.63	51.71	57.79	79.09	64.71	80.45	92.70	104.94	141.67	87.45	108.44	125.93	139.92	188.89
41	36.99	45.63	52.75	57.79	79.09	64.71	80.45	92.70	104.94	141.67	87.45	108.44	125.93	139.92	188.89
42	40.64	47.63	53.10	57.79	80.60	64.71	80.45	92.70	104.94	141.67	87.45	108.44	125.93	139.92	188.89
43	40.94	47.95	56.80	60.90	84.49	64.71	80.45	92.70	104.94	141.67	87.45	108.44	125.93	139.92	188.89
44	41.23	51.71	57.18	61.30	88.39	64.71	80.45	92.70	104.94	141.67	87.45	108.44	125.93	139.92	188.89
45	42.84	51.41	60.37	66.14	91.27	69.96	85.70	97.94	111.94	148.67	92.70	115.43	132.92	150.41	201.14
46	45.47	55.20	60.77	70.08	95.17	69.96	85.70	97.94	111.94	148.67	92.70	115.43	132.92	150.41	201.14
47	45.47	55.57	62.96	71.71	96.20	69.96	85.70	97.94	111.94	148.67	92.70	115.43	132.92	150.41	201.14
48	45.47	55.97	62.96	71.71	96.20	69.96	85.70	97.94	111.94	148.67	92.70	115.43	132.92	150.41	201.14
49	45.47	55.97	62.96	71.71	96.20	69.96	85.70	97.94	111.94	148.67	92.70	115.43	132.92	150.41	201.14
50	50.72	61.22	71.71	78.71	106.69	76.96	94.45	111.94	124.18	166.16	103.19	127.68	148.67	166.16	222.12
51	52.47	64.71	73.46	82.20	110.19	80.45	99.69	113.69	127.68	171.40	104.94	132.92	152.16	171.40	227.37
52	54.22	66.46	75.21	83.95	113.69	82.20	103.19	117.18	131.18	176.65	108.44	134.67	155.66	173.15	232.62
53	55.97	68.21	78.71	87.45	117.18	85.70	104.94	122.43	136.42	181.90	110.19	138.17	159.16	178.40	237.86
54	57.72	71.71	80.45	90.95	122.43	87.45	110.19	125.93	141.67	188.89	113.69	141.67	162.66	183.65	244.86
55	59.47	73.46	83.95	92.70	125.93	90.95	111.94	129.43	145.17	194.14	115.43	145.17	167.90	187.14	251.86
56	62.96	76.96	89.20	99.69	132.92	94.45	118.93	138.17	153.91	204.63	120.68	150.41	174.90	195.89	262.35
57	66.46	83.95	96.20	106.69	143.42	99.69	127.68	146.92	164.41	220.37	125.93	159.16	185.39	206.38	276.34
58	71.71	89.20	103.19	113.69	153.91	106.69	134.67	157.41	174.90	234.37	132.92	167.90	195.89	218.63	292.08
59	76.96	96.20	110.19	122.43	166.16	115.43	145.17	167.90	187.14	251.86	141.67	178.40	206.38	230.87	309.57
60	82.20	103.19	118.93	131.18	178.40	122.43	155.66	180.15	201.14	269.35	148.67	188.89	220.37	244.86	328.81
61	89.20	110.19	127.68	141.67	190.64	132.92	166.16	194.14	216.88	288.59	159.16	201.14	234.37	262.35	349.80
62	94.45	117.18	134.67	150.41	202.88	139.92	176.65	204.63	230.87	309.57	169.65	213.38	248.36	278.09	372.54
63	101.44	125.93	143.42	159.16	215.13	150.41	190.64	220.37	246.61	328.81	180.15	227.37	264.10	295.58	395.28
64	108.44	134.67	153.91	171.40	230.87	160.91	202.88	236.12	265.85	353.30	192.39	243.11	281.59	316.57	421.51
65	117.18	145.17	166.16	185.39	250.11	173.15	216.88	253.61	285.09	379.53	204.63	258.85	300.83	337.56	451.24
66	125.93	157.41	181.90	201.14	271.10	185.39	234.37	274.59	307.83	409.27	218.63	278.09	323.57	362.04	482.73
67	136.42	171.40	195.89	218.63	293.83	199.39	253.61	293.83	330.56	440.75	232.62	295.58	342.81	386.53	514.21
68	148.67	185.39	213.38	237.86	321.82	215.13	271.10	316.57	356.80	475.73	248.36	314.82	367.29	414.51	552.69
69	162.66	204.63	236.12	264.10	353.30	232.62	295.58	344.55	390.03	517.71	267.60	341.06	398.77	449.49	596.41
70	181.90	229.12	264.10	295.58	397.02	257.10	327.06	381.28	432.00	573.67	292.08	374.29	435.50	493.22	654.13
71	206.38	257.10	297.33	332.31	446.00	286.84	363.79	426.76	480.98	638.39	325.32	412.77	482.73	543.94	724.09
72	230.87	290.34	335.81	372.54	501.96	320.07	409.27	477.48	536.94	715.34	360.30	459.99	536.94	603.41	802.79
73	262.35	327.06	377.79	421.51	566.68	360.30	456.49	535.20	603.41	801.04	400.52	510.71	596.41	671.62	893.74
74	295.58	370.79	426.76	475.73	641.89	402.27	512.46	598.16	675.12	898.99	444.25	568.43	661.12	746.83	995.18
75	334.06	419.76	486.22	540.44	727.59	449.49	573.67	671.62	757.32	1007.43	493.22	629.64	738.08	830.78	1103.62
76	379.53	477.48	554.43	619.15	832.53	501.96	641.89	755.57	853.52	1133.36	545.69	699.60	822.03	928.72	1233.05
77	432.00	545.69	634.89	710.10	951.46	563.18	722.34	851.77	965.45	1276.77	606.91	780.06	918.23	1038.91	1374.72
78	486.22	615.65	720.59	806.29	1079.14	626.14	804.54	953.21	1080.89	1427.19	668.12	860.51	1017.92	1154.34	1526.88
79	542.19	689.11	806.29	904.24	1210.31	689.11	888.50	1052.90	1196.32	1581.10	731.08	944.46	1117.61	1269.78	1679.05
80	596.41	759.07	890.24	998.68	1334.49	748.57	967.20	1149.10	1304.76	1722.77	790.55	1023.17	1213.81	1379.97	1820.72
81	648.88	825.53	967.20	1086.13	1451.68	806.29	1040.66	1234.80	1402.70	1852.20	848.27	1096.63	1301.26	1477.91	1951.89
82	697.85	888.50	1042.41	1170.09	1563.61	858.76	1108.87	1315.25	1493.65	1972.88	902.49	1166.59	1383.46	1570.61	2076.07
83	748.57	953.21	1117.61	1254.04	1677.30	912.98	1177.08	1395.71	1582.85	2093.56	956.71	1236.55	1465.67	1663.30	2198.50
84	804.54	1023.17	1199.82	1344.99	1797.98	970.70	1250.54	1481.41	1679.05	2219.49	1016.17	1310.01	1553.12	1759.50	2326.18
85	865.76	1101.87	1290.77	1448.18	1936.15	1033.66	1330.99	1574.11	1785.74	2362.91	1080.89	1392.21	1647.56	1866.19	2471.35
86	932.22	1187.58	1390.46	1560.11	2086.56	1100.12	1416.70	1673.80	1897.67	2513.32	1147.35	1477.91	1747.26	1978.13	2621.76
87	1003.93	1278.52	1497.15	1680.80	2245.72	1171.83	1507.64	1780.49	2018.35	2672.48	1219.06	1568.86	1853.95	2098.81	2780.92
88	1080.89	1376.47	1612.58	1808.47	2417.13	1248.79	1605.59	1895.92	2146.03	2843.88	1296.01	1666.80	1969.38	2226.48	2952.32
89	1163.09	1481.41	1735.01	1946.64	2604.27	1330.99	1710.53	2018.35	2284.20	3031.03	1378.22	1771.74	2091.81	2364.66	3139.47
90	1255.79	1596.84	1871.44	2098.81	2807.16	1423.69	1825.96	2154.78	2436.37	3233.91	1470.91	1887.18	2228.23	2516.82	3342.35
91	1351.98	1722.77	2016.60	2263.21	3025.78	1519.89	1951.89	2299.94	2600.77	3452.54	1567.11	2013.11	2373.40	2681.23	3560.98
92	1455.17	1853.95	2170.52	2436.37	3256.65	1623.08	2083.07	2453.86	2773.92	3683.41	1670.30	2144.28	2527.31	2854.38	3791.85
93	1567.11	1995.62	2336.67	2621.76	3505.01	1735.01	2224.74	2620.01	2959.32	3931.77	1782.24	2285.95	2693.47	3039.77	4040.20
94	1687.79	2147.78	2516.82	2822.90	3774.36	1855.70	2376.90	2800.16	3160.45	4201.11	1902.92	2438.11	2873.62	3240.91	4309.55
95	1818.97	2315.68	2714.46	3045.02	4069.94	1986.87	2544.80	2997.80	3382.58	4496.70	2034.09	2606.02	3071.25	3463.03	4605.13

15% discount available on policies covering two insured
An additional

Appendix B1
Union Security Insurance Company
6063-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 80%**

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	31.94	37.95	43.05	46.37	68.44	48.67	60.84	71.48	79.09	106.46	75.21	94.45	110.19	122.43	164.41
30	31.94	39.54	45.63	48.94	68.44	48.67	60.84	71.48	79.09	107.26	75.21	94.45	110.19	122.43	164.41
31	31.94	39.54	45.63	50.19	68.44	48.67	60.84	71.48	79.09	113.96	75.21	94.45	110.19	122.43	164.41
32	31.94	39.54	45.63	50.19	68.44	48.67	60.84	71.48	79.09	117.32	75.21	94.45	110.19	122.43	164.41
33	31.94	39.54	45.63	50.19	68.44	51.82	60.84	71.55	79.09	122.43	75.21	94.45	110.19	122.43	164.41
34	31.94	39.54	45.63	50.19	68.44	51.82	60.98	74.80	79.09	122.43	75.21	94.45	110.19	122.43	164.41
35	31.94	39.54	45.63	50.19	68.44	55.06	64.19	74.80	80.80	122.43	75.21	94.45	110.19	122.43	164.41
36	31.94	39.54	45.63	50.19	68.44	55.97	67.40	78.06	84.03	122.43	75.21	94.45	110.19	122.43	164.41
37	31.94	39.54	45.63	50.19	68.44	55.97	69.96	82.20	87.26	122.43	75.21	94.45	110.19	122.43	164.41
38	31.94	39.54	45.63	50.19	68.44	55.97	69.96	82.20	90.49	122.43	75.21	94.45	110.19	122.43	164.41
39	31.94	39.54	45.63	50.19	68.44	55.97	69.96	82.20	90.95	122.43	75.21	94.45	110.19	122.43	164.41
40	33.67	42.58	48.67	53.23	73.00	59.47	75.21	87.45	96.20	131.18	78.71	101.44	117.18	129.43	174.90
41	33.91	42.58	49.65	53.23	73.00	59.47	75.21	87.45	96.20	131.18	78.71	101.44	117.18	129.43	174.90
42	37.26	44.46	49.98	53.23	74.40	59.47	75.21	87.45	96.20	131.18	78.71	101.44	117.18	129.43	174.90
43	37.52	44.75	53.46	56.09	77.99	59.47	75.21	87.45	96.20	131.18	78.71	101.44	117.18	129.43	174.90
44	37.79	48.27	53.81	56.46	81.59	59.47	75.21	87.45	96.20	131.18	78.71	101.44	117.18	129.43	174.90
45	39.55	48.20	57.01	59.69	84.64	62.96	80.45	92.70	101.44	138.17	85.70	108.44	124.18	138.17	185.39
46	41.98	51.75	57.39	63.24	88.25	62.96	80.45	92.70	101.44	138.17	85.70	108.44	124.18	138.17	185.39
47	41.98	52.10	59.47	64.71	89.20	62.96	80.45	92.70	101.44	138.17	85.70	108.44	124.18	138.17	185.39
48	41.98	52.47	59.47	64.71	89.20	62.96	80.45	92.70	101.44	138.17	85.70	108.44	124.18	138.17	185.39
49	41.98	52.47	59.47	64.71	89.20	62.96	80.45	92.70	101.44	138.17	85.70	108.44	124.18	138.17	185.39
50	45.47	57.72	64.71	73.46	97.94	69.96	89.20	101.44	115.43	152.16	92.70	118.93	136.42	153.91	204.63
51	47.22	59.47	68.21	75.21	101.44	71.71	92.70	106.69	118.93	157.41	96.20	122.43	141.67	157.41	209.88
52	48.97	61.22	69.96	78.71	104.94	75.21	94.45	108.44	122.43	162.66	97.94	124.18	143.42	162.66	215.13
53	50.72	62.96	73.46	80.45	108.44	76.96	97.94	113.69	125.93	167.90	101.44	127.68	148.67	164.41	220.37
54	52.47	66.46	75.21	83.95	111.94	80.45	101.44	117.18	131.18	173.15	103.19	132.92	152.16	169.65	225.62
55	54.22	68.21	76.96	85.70	115.43	82.20	104.94	118.93	134.67	178.40	104.94	134.67	153.91	173.15	230.87
56	57.72	71.71	82.20	90.95	124.18	87.45	110.19	127.68	141.67	190.64	110.19	139.92	162.66	180.15	243.11
57	61.22	76.96	87.45	97.94	132.92	92.70	117.18	134.67	152.16	202.88	115.43	146.92	169.65	190.64	257.10
58	66.46	82.20	94.45	104.94	141.67	99.69	124.18	145.17	162.66	216.88	122.43	155.66	180.15	201.14	269.35
59	69.96	89.20	101.44	113.69	153.91	104.94	134.67	153.91	174.90	234.37	127.68	166.16	190.64	215.13	286.84
60	75.21	96.20	108.44	122.43	164.41	111.94	145.17	164.41	187.14	250.11	136.42	176.65	201.14	229.12	304.33
61	80.45	103.19	117.18	131.18	176.65	120.68	155.66	178.40	201.14	267.60	145.17	187.14	215.13	243.11	325.32
62	85.70	108.44	124.18	138.17	187.14	127.68	164.41	190.64	213.38	285.09	153.91	197.64	229.12	257.10	344.55
63	92.70	117.18	132.92	148.67	199.39	138.17	176.65	202.88	229.12	306.08	164.41	213.38	244.86	276.34	367.29
64	99.69	124.18	143.42	159.16	213.38	148.67	188.89	218.63	246.61	327.06	176.65	225.62	262.35	293.83	391.78
65	106.69	134.67	155.66	171.40	232.62	157.41	202.88	236.12	264.10	353.30	187.14	241.36	281.59	313.07	419.76
66	115.43	146.92	167.90	187.14	251.86	169.65	218.63	253.61	286.84	381.28	199.39	258.85	299.08	337.56	449.49
67	125.93	159.16	181.90	202.88	272.84	183.65	236.12	272.84	307.83	409.27	213.38	276.34	318.32	358.55	479.23
68	136.42	173.15	197.64	222.12	297.33	195.89	253.61	293.83	332.31	440.75	227.37	295.58	341.06	386.53	512.46
69	148.67	190.64	218.63	244.86	328.81	211.63	276.34	320.07	362.04	480.98	244.86	318.32	369.04	416.26	554.43
70	167.90	213.38	244.86	272.84	367.29	236.12	304.33	355.05	398.77	531.70	269.35	348.05	405.77	456.49	606.91
71	188.89	239.61	276.34	307.83	414.51	264.10	339.31	397.02	446.00	594.66	297.33	384.78	449.49	505.46	673.37
72	213.38	271.10	311.32	348.05	466.98	295.58	381.28	444.25	501.96	664.62	330.56	428.51	498.47	563.18	748.57
73	239.61	306.08	351.55	391.78	528.20	328.81	428.51	496.72	561.43	746.83	367.29	477.48	554.43	626.14	832.53
74	271.10	346.30	398.77	444.25	596.41	369.04	479.23	557.93	629.64	836.02	407.52	531.70	617.40	697.85	925.22
75	307.83	393.53	452.99	503.71	678.61	412.77	536.94	626.14	706.60	939.22	452.99	591.16	687.36	774.81	1030.16
76	349.80	447.75	515.96	577.17	774.81	463.49	603.41	703.10	795.80	1056.40	501.96	655.88	766.06	865.76	1149.10
77	395.28	510.71	591.16	661.12	886.75	515.96	676.87	794.05	898.99	1191.07	556.18	731.08	855.26	968.95	1283.77
78	446.00	577.17	669.87	750.32	1005.68	573.67	755.57	886.75	1005.68	1330.99	613.90	808.04	947.96	1075.64	1423.69
79	498.47	645.38	750.32	841.27	1126.36	633.14	832.53	981.19	1114.12	1472.66	671.62	885.00	1042.41	1182.33	1563.61
80	547.44	711.85	829.03	928.72	1243.54	687.36	907.73	1070.39	1213.81	1605.59	727.59	960.20	1131.61	1283.77	1698.29
81	594.66	773.06	900.74	1010.93	1350.23	739.83	975.95	1150.85	1306.51	1724.52	778.31	1028.42	1212.06	1376.47	1817.22
82	641.89	832.53	968.95	1087.88	1455.17	790.55	1040.66	1224.30	1390.46	1838.21	830.78	1094.88	1287.27	1462.17	1934.40
83	687.36	893.74	1040.66	1166.59	1560.11	837.77	1105.37	1299.51	1474.41	1950.14	879.75	1161.34	1365.97	1547.87	2048.09
84	738.08	958.46	1115.87	1252.29	1673.80	890.24	1171.83	1378.22	1563.61	2067.33	933.97	1229.55	1444.68	1638.82	2168.77
85	794.05	1031.91	1201.57	1346.73	1801.48	947.96	1247.04	1467.42	1661.56	2200.25	991.69	1306.51	1533.88	1738.51	2301.69
86	857.01	1112.37	1294.26	1451.68	1941.40	1010.93	1327.50	1560.11	1766.50	2340.17	1054.65	1386.96	1626.58	1843.45	2441.61
87	921.73	1196.32	1393.96	1563.61	2090.06	1075.64	1411.45	1659.81	1878.43	2488.84	1119.36	1470.91	1726.27	1955.39	2590.28
88	991.69	1287.27	1500.65	1682.54	2249.22	1145.60	1502.40	1766.50	1997.37	2648.00	1189.32	1561.86	1832.96	2074.32	2749.44
89	1068.64	1386.96	1616.08	1811.97	2422.37	1222.56	1602.09	1881.93	2126.79	2821.15	1266.28	1661.56	1948.39	2203.75	2922.59
90	1152.60	1495.40	1742.01	1953.64	2613.02	1306.51	1710.53	2007.86	2268.46	3011.79	1350.23	1769.99	2074.32	2345.42	3113.23
91	1241.79	1612.58	1876.68	2105.80	2815.90	1395.71	1827.71	2142.53	2420.62	3214.67	1439.43	1887.18	2208.99	2497.58	3316.12
92	1336.24	1735.01	2020.10	2266.71	3031.03	1490.15	1950.14	2285.95	2581.53	3429.80	1533.88	2009.61	2352.41	2658.49	3531.24
93	1439.43	1867.94	2175.76	2439.86	3261.90	1593.34	2083.07	2441.61	2754.68	3660.67	1637.07	2142.53	2508.07	2831.64	3762.11
94	1549.62	2011.36	2341.92	2627.01	3513.75	1703.53	2226.48	2607.77	2941.83	3912.53	1747.26	2285.95	2674.23	3018.78	4013.97
95	1670.30	2168.77	2525.57	2833.39	3788.35	1824.21	2383.90	2791.41	3148.21	4187.12	1867.94	2443.36	2857.88	3225.17	4288.56

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1
Union Security Insurance Company
6063-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Preferred rates per \$10 of Nursing Home Daily Benefit - 7 Day Elimination Period
Home and Community Care at 80%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	36.50	43.79	48.79	51.99	77.56	56.27	69.96	80.61	88.21	120.15	87.45	108.44	124.18	138.17	187.14
30	36.50	45.63	51.71	54.87	77.56	56.27	69.96	80.61	88.21	121.05	87.45	108.44	124.18	138.17	187.14
31	36.50	45.63	51.71	56.27	77.56	56.27	69.96	80.61	88.21	128.62	87.45	108.44	124.18	138.17	187.14
32	36.50	45.63	51.71	56.27	77.56	56.27	69.96	80.61	88.21	132.40	87.45	108.44	124.18	138.17	187.14
33	36.50	45.63	51.71	56.27	77.56	59.92	69.96	80.69	88.21	138.17	87.45	108.44	124.18	138.17	187.14
34	36.50	45.63	51.71	56.27	77.56	59.92	70.12	84.35	88.21	138.17	87.45	108.44	124.18	138.17	187.14
35	36.50	45.63	51.71	56.27	77.56	63.67	73.82	84.35	90.12	138.17	87.45	108.44	124.18	138.17	187.14
36	36.50	45.63	51.71	56.27	77.56	64.71	77.51	88.02	93.72	138.17	87.45	108.44	124.18	138.17	187.14
37	36.50	45.63	51.71	56.27	77.56	64.71	80.45	92.70	97.33	138.17	87.45	108.44	124.18	138.17	187.14
38	36.50	45.63	51.71	56.27	77.56	64.71	80.45	92.70	100.93	138.17	87.45	108.44	124.18	138.17	187.14
39	36.50	45.63	51.71	56.27	77.56	64.71	80.45	92.70	101.44	138.17	87.45	108.44	124.18	138.17	187.14
40	39.79	47.15	56.27	60.84	82.13	69.96	83.95	99.69	110.19	148.67	92.70	113.69	132.92	146.92	199.39
41	40.07	47.15	57.41	60.84	82.13	69.96	83.95	99.69	110.19	148.67	92.70	113.69	132.92	146.92	199.39
42	44.03	49.22	57.79	60.84	83.70	69.96	83.95	99.69	110.19	148.67	92.70	113.69	132.92	146.92	199.39
43	44.35	49.55	61.81	64.11	87.74	69.96	83.95	99.69	110.19	148.67	92.70	113.69	132.92	146.92	199.39
44	44.67	53.44	62.22	64.53	91.79	69.96	83.95	99.69	110.19	148.67	92.70	113.69	132.92	146.92	199.39
45	44.49	53.02	63.72	69.36	96.25	71.71	89.20	103.19	117.18	157.41	96.20	120.68	139.92	157.41	211.63
46	47.22	56.93	64.15	73.49	100.37	71.71	89.20	103.19	117.18	157.41	96.20	120.68	139.92	157.41	211.63
47	47.22	57.31	66.46	75.21	101.44	71.71	89.20	103.19	117.18	157.41	96.20	120.68	139.92	157.41	211.63
48	47.22	57.72	66.46	75.21	101.44	71.71	89.20	103.19	117.18	157.41	96.20	120.68	139.92	157.41	211.63
49	47.22	57.72	66.46	75.21	101.44	71.71	89.20	103.19	117.18	157.41	96.20	120.68	139.92	157.41	211.63
50	52.47	64.71	75.21	83.95	111.94	80.45	99.69	117.18	131.18	174.90	106.69	134.67	157.41	176.65	234.37
51	54.22	66.46	76.96	85.70	115.43	82.20	103.19	120.68	134.67	180.15	110.19	138.17	159.16	178.40	239.61
52	55.97	69.96	80.45	89.20	118.93	85.70	106.69	125.93	139.92	185.39	111.94	141.67	164.41	183.65	243.11
53	57.72	71.71	82.20	92.70	124.18	87.45	110.19	127.68	145.17	192.39	115.43	145.17	166.16	187.14	251.86
54	59.47	75.21	83.95	94.45	127.68	90.95	115.43	131.18	148.67	197.64	117.18	150.41	169.65	190.64	257.10
55	62.96	76.96	87.45	97.94	132.92	96.20	118.93	134.67	152.16	206.38	122.43	152.16	174.90	195.89	264.10
56	64.71	82.20	94.45	104.94	139.92	99.69	125.93	145.17	162.66	215.13	125.93	159.16	185.39	206.38	274.59
57	69.96	87.45	99.69	111.94	150.41	104.94	132.92	153.91	173.15	230.87	132.92	167.90	194.14	216.88	290.34
58	75.21	94.45	108.44	120.68	162.66	111.94	141.67	164.41	185.39	246.61	139.92	178.40	204.63	229.12	306.08
59	82.20	101.44	115.43	129.43	173.15	122.43	152.16	176.65	197.64	264.10	148.67	187.14	216.88	243.11	325.32
60	87.45	108.44	124.18	138.17	185.39	129.43	162.66	188.89	211.63	281.59	157.41	197.64	229.12	257.10	344.55
61	94.45	115.43	134.67	148.67	199.39	139.92	173.15	202.88	227.37	304.33	169.65	209.88	246.61	274.59	367.29
62	99.69	124.18	141.67	157.41	213.38	148.67	187.14	216.88	241.36	325.32	178.40	225.62	260.60	292.08	391.78
63	104.94	131.18	150.41	167.90	225.62	157.41	197.64	230.87	260.60	346.30	188.89	237.86	276.34	311.32	414.51
64	113.69	141.67	162.66	180.15	243.11	167.90	215.13	248.36	278.09	372.54	201.14	255.35	297.33	332.31	444.25
65	122.43	153.91	174.90	194.14	262.35	180.15	230.87	265.85	299.08	398.77	213.38	274.59	316.57	355.05	473.98
66	132.92	164.41	190.64	211.63	285.09	195.89	246.61	286.84	323.57	430.26	229.12	290.34	339.31	381.28	508.96
67	143.42	178.40	206.38	229.12	309.57	208.13	264.10	309.57	346.30	463.49	244.86	309.57	360.30	405.77	542.19
68	155.66	194.14	223.87	250.11	337.56	223.87	285.09	330.56	374.29	500.22	260.60	330.56	386.53	433.75	580.67
69	171.40	213.38	248.36	276.34	372.54	244.86	307.83	362.04	409.27	545.69	281.59	356.80	418.01	470.48	626.14
70	192.39	239.61	278.09	309.57	416.26	271.10	342.81	402.27	452.99	601.66	307.83	391.78	458.24	515.96	687.36
71	215.13	271.10	313.07	348.05	468.73	299.08	384.78	447.75	503.71	671.62	339.31	435.50	507.21	571.93	760.82
72	243.11	304.33	351.55	391.78	528.20	337.56	428.51	500.22	564.93	752.07	377.79	480.98	563.18	634.89	844.77
73	274.59	342.81	397.02	440.75	594.66	377.79	479.23	561.43	631.39	841.27	419.76	535.20	626.14	703.10	937.47
74	311.32	388.28	449.49	500.22	673.37	423.26	536.94	629.64	710.10	944.46	466.98	594.66	696.10	783.55	1044.16
75	351.55	440.75	510.71	568.43	764.32	472.23	601.66	704.85	795.80	1056.40	517.71	661.12	773.06	872.75	1159.59
76	398.77	501.96	582.42	648.88	872.75	528.20	675.12	794.05	895.49	1189.32	573.67	734.58	862.26	972.45	1294.26
77	451.24	571.93	666.37	745.08	998.68	589.42	757.32	893.74	1012.67	1341.49	634.89	816.79	963.70	1089.63	1442.93
78	510.71	647.13	755.57	846.52	1133.36	655.88	846.52	998.68	1135.11	1498.90	701.35	904.24	1068.64	1212.06	1603.84
79	570.18	724.09	846.52	947.96	1269.78	724.09	933.97	1105.37	1254.04	1658.06	767.81	991.69	1173.58	1330.99	1761.25
80	626.14	797.55	933.97	1047.65	1402.70	787.05	1016.17	1205.07	1369.47	1810.22	830.78	1075.64	1275.03	1448.18	1913.41
81	680.36	867.51	1016.17	1140.35	1523.38	844.77	1093.13	1296.01	1472.66	1944.89	890.24	1152.60	1365.97	1551.37	2048.09
82	732.83	933.97	1094.88	1226.05	1640.57	902.49	1166.59	1381.71	1567.11	2070.82	947.96	1226.05	1453.42	1647.56	2177.51
83	787.05	1000.43	1173.58	1315.25	1759.50	960.20	1234.80	1465.67	1661.56	2196.75	1005.68	1297.76	1537.38	1743.76	2306.94
84	844.77	1075.64	1259.28	1413.20	1888.93	1017.92	1315.25	1554.87	1764.75	2331.43	1068.64	1378.22	1630.07	1846.95	2443.36
85	907.73	1156.09	1353.73	1519.89	2032.35	1082.63	1397.46	1652.81	1873.19	2480.09	1131.61	1460.42	1728.02	1960.64	2592.03
86	979.44	1245.29	1460.42	1638.82	2189.76	1154.34	1486.66	1759.50	1992.12	2637.50	1203.32	1549.62	1834.71	2079.57	2749.44
87	1054.65	1341.49	1570.61	1763.00	2357.66	1229.55	1582.85	1869.69	2116.30	2805.41	1278.52	1645.81	1944.89	2203.75	2917.34
88	1135.11	1442.93	1691.29	1897.67	2537.81	1310.01	1684.29	1990.37	2250.97	2985.55	1358.98	1747.26	2065.58	2338.42	3097.49
89	1222.56	1554.87	1820.72	2044.59	2731.95	1397.46	1796.23	2119.80	2397.89	3179.69	1446.43	1859.19	2195.00	2485.34	3291.63
90	1317.00	1677.30	1964.13	2203.75	2947.08	1491.90	1918.66	2263.21	2557.05	3394.82	1540.87	1981.62	2338.42	2644.50	3506.76
91	1420.19	1808.47	2116.30	2375.15	3176.20	1595.09	2049.84	2415.38	2728.45	3623.94	1644.07	2112.80	2490.58	2815.90	3735.88
92	1528.63	1946.64	2278.96	2557.05	3417.56	1703.53	2188.01	2578.04	2910.35	3865.30	1752.50	2250.97	2653.24	2997.80	3977.24
93	1644.07	2093.56	2453.86	2751.19	3679.91	1818.97	2334.92	2752.94	3104.49	4127.65	1867.94	2397.89	2828.14	3191.94	4239.59
94	1769.99	2254.47	2641.00	2962.82	3961.50	1944.89	2495.83	2940.08	3316.12	4409.24	1993.87	2558.80	3015.29	3403.57	4521.18
95	1909.91	2431.12	2849.13	3195.43	4272.82	2084.82	2672.48	3148.21	3548.73	4720.57	2133.79	2735.45	3223.42	3636.18	4832.50

Appendix B1
Union Security Insurance Company
6063-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Preferred rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period
Home and Community Care at 80%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	31.94	37.95	44.48	47.78	68.44	48.67	60.84	73.00	82.13	107.98	75.21	94.45	111.94	124.18	164.41
30	31.94	39.54	47.15	50.42	68.44	48.67	60.84	73.00	82.13	108.79	75.21	94.45	111.94	124.18	164.41
31	31.94	39.54	47.15	51.71	68.44	48.67	60.84	73.00	82.13	115.59	75.21	94.45	111.94	124.18	164.41
32	31.94	39.54	47.15	51.71	68.44	48.67	60.84	73.00	82.13	118.99	75.21	94.45	111.94	124.18	164.41
33	31.94	39.54	47.15	51.71	68.44	51.82	60.84	73.07	82.13	124.18	75.21	94.45	111.94	124.18	164.41
34	31.94	39.54	47.15	51.71	68.44	51.82	60.98	76.40	82.13	124.18	75.21	94.45	111.94	124.18	164.41
35	31.94	39.54	47.15	51.71	68.44	55.06	64.19	76.40	83.90	124.18	75.21	94.45	111.94	124.18	164.41
36	31.94	39.54	47.15	51.71	68.44	55.97	67.40	79.72	87.26	124.18	75.21	94.45	111.94	124.18	164.41
37	31.94	39.54	47.15	51.71	68.44	55.97	69.96	83.95	90.62	124.18	75.21	94.45	111.94	124.18	164.41
38	31.94	39.54	47.15	51.71	68.44	55.97	69.96	83.95	93.97	124.18	75.21	94.45	111.94	124.18	164.41
39	31.94	39.54	47.15	51.71	68.44	55.97	69.96	83.95	94.45	124.18	75.21	94.45	111.94	124.18	164.41
40	35.20	42.58	48.67	54.75	73.00	61.22	75.21	87.45	97.94	131.18	82.20	103.19	117.18	132.92	176.65
41	35.45	42.58	49.65	54.75	73.00	61.22	75.21	87.45	97.94	131.18	82.20	103.19	117.18	132.92	176.65
42	38.95	44.46	49.98	54.75	74.40	61.22	75.21	87.45	97.94	131.18	82.20	103.19	117.18	132.92	176.65
43	39.23	44.75	53.46	57.70	77.99	61.22	75.21	87.45	97.94	131.18	82.20	103.19	117.18	132.92	176.65
44	39.51	48.27	53.81	58.07	81.59	61.22	75.21	87.45	97.94	131.18	82.20	103.19	117.18	132.92	176.65
45	39.55	48.20	57.01	61.30	84.64	64.71	80.45	92.70	103.19	138.17	87.45	108.44	124.18	139.92	187.14
46	41.98	51.75	57.39	64.95	88.25	64.71	80.45	92.70	103.19	138.17	87.45	108.44	124.18	139.92	187.14
47	41.98	52.10	59.47	66.46	89.20	64.71	80.45	92.70	103.19	138.17	87.45	108.44	124.18	139.92	187.14
48	41.98	52.47	59.47	66.46	89.20	64.71	80.45	92.70	103.19	138.17	87.45	108.44	124.18	139.92	187.14
49	41.98	52.47	59.47	66.46	89.20	64.71	80.45	92.70	103.19	138.17	87.45	108.44	124.18	139.92	187.14
50	45.47	57.72	66.46	73.46	99.69	69.96	89.20	103.19	115.43	153.91	94.45	120.68	139.92	155.66	208.13
51	48.97	59.47	68.21	75.21	103.19	73.46	92.70	106.69	118.93	159.16	97.94	122.43	141.67	159.16	213.38
52	50.72	62.96	71.71	78.71	106.69	76.96	97.94	110.19	124.18	166.16	101.44	127.68	146.92	162.66	218.63
53	52.47	64.71	73.46	82.20	110.19	78.71	99.69	113.69	127.68	171.40	103.19	129.43	148.67	166.16	223.87
54	54.22	66.46	75.21	83.95	113.69	82.20	101.44	117.18	131.18	176.65	106.69	131.18	152.16	169.65	227.37
55	54.22	68.21	78.71	87.45	117.18	82.20	104.94	122.43	136.42	181.90	106.69	134.67	155.66	174.90	234.37
56	57.72	73.46	83.95	92.70	124.18	87.45	111.94	129.43	145.17	192.39	111.94	141.67	164.41	183.65	244.86
57	62.96	76.96	89.20	99.69	134.67	94.45	117.18	136.42	153.91	206.38	117.18	148.67	173.15	194.14	258.85
58	66.46	83.95	96.20	106.69	143.42	99.69	127.68	146.92	164.41	218.63	124.18	157.41	181.90	202.88	272.84
59	73.46	90.95	104.94	113.69	153.91	108.44	136.42	159.16	174.90	234.37	132.92	167.90	194.14	215.13	288.59
60	76.96	96.20	111.94	122.43	166.16	113.69	145.17	169.65	187.14	251.86	139.92	176.65	206.38	229.12	307.83
61	83.95	103.19	118.93	132.92	178.40	124.18	155.66	180.15	202.88	271.10	148.67	187.14	218.63	246.61	327.06
62	87.45	110.19	125.93	139.92	188.89	131.18	166.16	190.64	215.13	288.59	157.41	199.39	230.87	260.60	346.30
63	94.45	117.18	134.67	148.67	201.14	139.92	176.65	206.38	230.87	307.83	169.65	211.63	248.36	276.34	369.04
64	101.44	124.18	143.42	160.91	215.13	150.41	188.89	218.63	248.36	328.81	180.15	225.62	262.35	295.58	393.53
65	108.44	134.67	155.66	173.15	232.62	160.91	202.88	236.12	265.85	353.30	190.64	241.36	281.59	314.82	421.51
66	118.93	146.92	169.65	188.89	253.61	174.90	220.37	255.35	288.59	383.03	204.63	258.85	302.58	339.31	451.24
67	127.68	159.16	183.65	202.88	274.59	185.39	234.37	274.59	307.83	411.02	216.88	274.59	321.82	360.30	480.98
68	138.17	173.15	199.39	223.87	300.83	199.39	253.61	293.83	334.06	444.25	232.62	295.58	342.81	388.28	515.96
69	153.91	190.64	220.37	244.86	330.56	218.63	274.59	323.57	362.04	484.47	251.86	318.32	372.54	418.01	556.18
70	171.40	213.38	246.61	274.59	370.79	241.36	304.33	356.80	402.27	535.20	276.34	348.05	407.52	458.24	612.15
71	192.39	241.36	278.09	311.32	416.26	267.60	341.06	398.77	451.24	596.41	304.33	386.53	451.24	508.96	676.87
72	216.88	271.10	313.07	349.80	470.48	300.83	381.28	446.00	503.71	669.87	337.56	428.51	500.22	564.93	752.07
73	243.11	306.08	351.55	391.78	529.95	335.81	428.51	496.72	561.43	750.32	372.54	477.48	554.43	624.40	834.28
74	276.34	346.30	400.52	444.25	599.91	376.04	479.23	561.43	629.64	841.27	416.26	529.95	620.90	697.85	930.47
75	313.07	391.78	452.99	505.46	678.61	419.76	535.20	626.14	708.35	939.22	461.74	587.67	687.36	776.56	1030.16
76	355.05	446.00	517.71	578.92	778.31	468.73	599.91	704.85	799.30	1059.90	510.71	652.38	767.81	867.51	1150.85
77	402.27	508.96	592.91	662.87	888.50	524.70	673.37	795.80	900.74	1191.07	566.68	727.59	857.01	970.70	1283.77
78	452.99	575.42	671.62	752.07	1007.43	582.42	752.07	888.50	1007.43	1332.74	622.65	804.54	949.71	1077.39	1425.44
79	507.21	643.63	753.82	844.77	1129.86	643.63	830.78	984.69	1117.61	1476.16	683.86	881.50	1045.91	1187.58	1567.11
80	557.93	708.35	830.78	932.22	1247.04	701.35	902.49	1072.14	1217.31	1609.09	739.83	954.96	1133.36	1287.27	1700.03
81	605.16	771.31	904.24	1014.42	1355.48	752.07	972.45	1154.34	1310.01	1729.77	792.30	1024.92	1217.31	1379.97	1822.46
82	652.38	830.78	974.20	1093.13	1460.42	802.79	1037.16	1229.55	1395.71	1843.45	844.77	1091.38	1292.52	1467.42	1939.65
83	699.60	890.24	1044.16	1171.83	1565.36	853.52	1100.12	1304.76	1479.66	1955.39	893.74	1154.34	1367.72	1553.12	2053.33
84	750.32	956.71	1119.36	1255.79	1680.80	904.24	1170.09	1381.71	1568.86	2074.32	947.96	1226.05	1448.18	1642.32	2174.01
85	808.04	1028.42	1205.07	1353.73	1808.47	963.70	1241.79	1470.91	1668.55	2207.25	1009.18	1301.26	1537.38	1745.51	2308.69
86	871.01	1108.87	1299.51	1458.67	1948.39	1026.67	1322.25	1565.36	1773.49	2347.17	1072.14	1381.71	1631.82	1850.45	2448.61
87	937.47	1194.57	1399.21	1570.61	2097.06	1093.13	1407.95	1665.05	1885.43	2495.83	1138.60	1467.42	1731.52	1962.39	2597.27
88	1009.18	1283.77	1505.89	1689.54	2257.97	1164.84	1497.15	1771.74	2004.36	2656.74	1210.31	1556.62	1838.21	2081.32	2758.18
89	1086.13	1383.46	1621.33	1818.97	2432.87	1241.79	1596.84	1887.18	2133.79	2831.64	1287.27	1656.31	1953.64	2210.74	2933.08
90	1171.83	1491.90	1749.01	1960.64	2621.76	1327.50	1705.28	2014.86	2275.46	3020.53	1372.97	1764.75	2081.32	2352.41	3121.98
91	1264.53	1609.09	1883.68	2114.55	2826.39	1420.19	1822.46	2149.53	2429.37	3225.17	1465.67	1881.93	2215.99	2506.33	3326.61
92	1360.73	1731.52	2027.10	2275.46	3041.52	1516.39	1944.89	2292.95	2590.28	3440.30	1561.86	2004.36	2359.41	2667.23	3541.74
93	1463.92	1862.69	2182.76	2448.61	3274.14	1619.58	2076.07	2448.61	2763.43	3672.91	1665.05	2135.54	2515.07	2840.39	3774.36
94	1575.85	2007.86	2350.66	2637.50	3526.00	1731.52	2221.24	2616.51	2952.32	3924.77	1776.99	2280.70	2682.98	3029.28	4026.21
95	1700.03	2163.52	2534.31	2843.88	3802.34	1855.70	2376.90	2800.16	3158.71	4201.11	1901.17	2436.37	2866.62	3235.66	4302.56

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1
Union Security Insurance Company
6063-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Preferred rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period
Home and Community Care at 80%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	30.42	35.03	38.74	43.56	63.88	45.63	56.27	63.88	73.00	98.86	69.96	87.45	99.69	113.69	152.16
30	30.42	36.50	41.06	45.97	63.88	45.63	56.27	63.88	73.00	99.60	69.96	87.45	99.69	113.69	152.16
31	30.42	36.50	41.06	47.15	63.88	45.63	56.27	63.88	73.00	105.82	69.96	87.45	99.69	113.69	152.16
32	30.42	36.50	41.06	47.15	63.88	45.63	56.27	63.88	73.00	108.94	69.96	87.45	99.69	113.69	152.16
33	30.42	36.50	41.06	47.15	63.88	48.59	56.27	63.94	73.00	113.69	69.96	87.45	99.69	113.69	152.16
34	30.42	36.50	41.06	47.15	63.88	48.59	56.40	66.85	73.00	113.69	69.96	87.45	99.69	113.69	152.16
35	30.42	36.50	41.06	47.15	63.88	51.62	59.37	66.85	74.58	113.69	69.96	87.45	99.69	113.69	152.16
36	30.42	36.50	41.06	47.15	63.88	52.47	62.34	69.75	77.56	113.69	69.96	87.45	99.69	113.69	152.16
37	30.42	36.50	41.06	47.15	63.88	52.47	64.71	73.46	80.55	113.69	69.96	87.45	99.69	113.69	152.16
38	30.42	36.50	41.06	47.15	63.88	52.47	64.71	73.46	83.53	113.69	69.96	87.45	99.69	113.69	152.16
39	30.42	36.50	41.06	47.15	63.88	52.47	64.71	73.46	83.95	113.69	69.96	87.45	99.69	113.69	152.16
40	30.61	39.54	44.11	48.67	66.92	54.22	69.96	78.71	89.20	120.68	73.46	92.70	106.69	118.93	160.91
41	30.83	39.54	44.99	48.67	66.92	54.22	69.96	78.71	89.20	120.68	73.46	92.70	106.69	118.93	160.91
42	33.87	41.28	45.29	48.67	68.20	54.22	69.96	78.71	89.20	120.68	73.46	92.70	106.69	118.93	160.91
43	34.11	41.56	48.45	51.29	71.49	54.22	69.96	78.71	89.20	120.68	73.46	92.70	106.69	118.93	160.91
44	34.36	44.82	48.77	51.62	74.79	54.22	69.96	78.71	89.20	120.68	73.46	92.70	106.69	118.93	160.91
45	36.25	43.38	51.98	56.46	78.00	59.47	71.71	83.95	96.20	127.68	78.71	97.94	113.69	127.68	171.40
46	38.48	46.58	52.33	59.82	81.33	59.47	71.71	83.95	96.20	127.68	78.71	97.94	113.69	127.68	171.40
47	38.48	46.89	54.22	61.22	82.20	59.47	71.71	83.95	96.20	127.68	78.71	97.94	113.69	127.68	171.40
48	38.48	47.22	54.22	61.22	82.20	59.47	71.71	83.95	96.20	127.68	78.71	97.94	113.69	127.68	171.40
49	38.48	47.22	54.22	61.22	82.20	59.47	71.71	83.95	96.20	127.68	78.71	97.94	113.69	127.68	171.40
50	43.73	52.47	61.22	66.46	90.95	66.46	80.45	96.20	104.94	141.67	89.20	108.44	125.93	141.67	188.89
51	45.47	54.22	62.96	69.96	94.45	69.96	83.95	97.94	108.44	146.92	90.95	111.94	129.43	145.17	194.14
52	45.47	55.97	64.71	71.71	96.20	69.96	87.45	99.69	111.94	150.41	90.95	113.69	132.92	146.92	197.64
53	47.22	57.72	66.46	75.21	99.69	71.71	89.20	103.19	117.18	153.91	92.70	117.18	134.67	152.16	202.88
54	48.97	61.22	68.21	76.96	104.94	73.46	94.45	106.69	120.68	160.91	96.20	120.68	138.17	155.66	209.88
55	50.72	62.96	71.71	78.71	106.69	76.96	96.20	110.19	124.18	164.41	97.94	124.18	143.42	159.16	213.38
56	54.22	64.71	75.21	83.95	113.69	80.45	99.69	117.18	129.43	174.90	103.19	127.68	148.67	166.16	223.87
57	55.97	71.71	82.20	90.95	122.43	83.95	108.44	125.93	139.92	187.14	106.69	136.42	157.41	174.90	236.12
58	61.22	75.21	87.45	96.20	131.18	90.95	113.69	132.92	148.67	199.39	113.69	141.67	166.16	185.39	248.36
59	64.71	82.20	94.45	104.94	141.67	97.94	124.18	143.42	159.16	215.13	118.93	152.16	176.65	197.64	264.10
60	69.96	87.45	101.44	111.94	152.16	104.94	131.18	153.91	171.40	230.87	125.93	160.91	187.14	208.13	279.84
61	75.21	94.45	108.44	120.68	162.66	111.94	141.67	164.41	185.39	246.61	134.67	171.40	199.39	223.87	297.33
62	80.45	99.69	113.69	127.68	173.15	118.93	150.41	173.15	195.89	264.10	145.17	181.90	209.88	236.12	316.57
63	85.70	106.69	122.43	134.67	183.65	127.68	160.91	187.14	209.88	279.84	152.16	192.39	225.62	250.11	337.56
64	92.70	113.69	131.18	145.17	195.89	138.17	171.40	201.14	225.62	300.83	164.41	206.38	239.61	269.35	358.55
65	99.69	124.18	141.67	157.41	213.38	146.92	185.39	215.13	243.11	323.57	174.90	220.37	255.35	286.84	384.78
66	106.69	134.67	153.91	171.40	230.87	157.41	199.39	232.62	262.35	348.05	185.39	237.86	274.59	307.83	411.02
67	115.43	145.17	166.16	185.39	250.11	169.65	215.13	250.11	279.84	374.29	197.64	250.11	290.34	328.81	437.25
68	125.93	157.41	181.90	202.88	272.84	181.90	230.87	269.35	304.33	404.02	209.88	267.60	313.07	353.30	468.73
69	138.17	173.15	201.14	223.87	300.83	197.64	250.11	293.83	330.56	440.75	227.37	288.59	339.31	381.28	507.21
70	153.91	194.14	223.87	251.86	337.56	216.88	278.09	323.57	367.29	487.97	248.36	318.32	369.04	419.76	556.18
71	174.90	218.63	253.61	283.34	379.53	243.11	309.57	363.79	409.27	543.94	276.34	351.55	411.02	463.49	615.65
72	195.89	246.61	285.09	316.57	426.76	271.10	348.05	405.77	456.49	608.65	306.08	390.03	456.49	512.46	682.11
73	223.87	278.09	321.82	358.55	480.98	307.83	388.28	456.49	512.46	680.36	341.06	433.75	507.21	571.93	759.07
74	251.86	314.82	362.04	404.02	545.69	342.81	435.50	507.21	573.67	764.32	377.79	482.73	561.43	634.89	846.52
75	283.34	356.80	412.77	459.99	619.15	381.28	487.97	570.18	643.63	857.01	418.01	535.20	626.14	706.60	939.22
76	321.82	405.77	470.48	526.45	708.35	426.76	545.69	641.89	725.84	963.70	463.49	594.66	697.85	788.80	1049.40
77	367.29	463.49	540.44	603.41	808.04	479.23	613.90	724.09	820.28	1084.38	515.96	662.87	781.81	883.25	1168.34
78	412.77	522.95	612.15	685.61	916.48	531.70	683.86	809.79	918.23	1212.06	566.68	731.08	865.76	981.19	1297.76
79	461.74	585.92	685.61	767.81	1028.42	585.92	755.57	895.49	1016.17	1343.24	622.65	802.79	949.71	1079.14	1427.19
80	507.21	645.38	757.32	848.27	1135.11	636.64	822.03	977.69	1108.87	1465.67	671.62	869.26	1031.91	1171.83	1547.87
81	550.94	701.35	822.03	923.48	1234.80	685.61	885.00	1049.40	1192.82	1575.85	720.59	932.22	1105.37	1255.79	1659.81
82	592.91	755.57	886.75	995.18	1329.24	729.34	942.71	1119.36	1269.78	1677.30	766.06	991.69	1177.08	1336.24	1764.75
83	636.64	809.79	949.71	1065.14	1425.44	776.56	1000.43	1185.83	1344.99	1778.74	813.29	1051.15	1245.29	1413.20	1867.94
84	683.86	869.26	1019.67	1143.85	1528.63	825.53	1063.40	1259.28	1427.19	1887.18	864.01	1112.37	1320.50	1495.40	1978.13
85	736.33	937.47	1096.63	1231.30	1645.81	879.75	1131.61	1337.99	1518.14	2007.86	919.98	1184.08	1399.21	1586.35	2100.56
86	792.30	1009.18	1182.33	1325.75	1773.49	935.72	1203.32	1423.69	1612.58	2135.54	975.95	1255.79	1484.91	1680.80	2228.23
87	853.52	1086.13	1273.28	1428.94	1908.17	996.93	1280.27	1514.64	1715.78	2270.21	1037.16	1332.74	1575.85	1783.99	2362.91
88	918.23	1170.09	1371.22	1537.38	2055.08	1061.65	1364.22	1612.58	1824.21	2417.13	1101.87	1416.70	1673.80	1892.42	2509.82
89	988.19	1259.28	1474.41	1654.56	2214.24	1131.61	1453.42	1715.78	1941.40	2576.29	1171.83	1505.89	1776.99	2009.61	2668.98
90	1066.89	1357.23	1591.60	1783.99	2385.64	1210.31	1551.37	1832.96	2070.82	2747.69	1250.54	1603.84	1894.17	2139.03	2840.39
91	1149.10	1463.92	1714.03	1923.91	2572.79	1292.52	1658.06	1955.39	2210.74	2934.83	1332.74	1710.53	2016.60	2278.96	3027.53
92	1236.55	1575.85	1845.20	2070.82	2768.68	1379.97	1769.99	2086.56	2357.66	3130.72	1420.19	1822.46	2147.78	2425.87	3223.42
93	1332.74	1696.54	1986.87	2228.23	2978.56	1476.16	1890.68	2228.23	2515.07	3340.60	1516.39	1943.15	2289.45	2583.28	3433.30
94	1434.19	1825.96	2139.03	2399.64	3207.68	1577.60	2020.10	2380.40	2686.47	3569.72	1617.83	2072.57	2441.61	2754.68	3662.42
95	1546.12	1967.63	2306.94	2588.53	3459.53	1689.54	2161.77	2548.30	2875.37	3821.58	1729.77	2214.24	2609.52	2943.58	3914.28

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

Appendix B1
Union Security Insurance Company
6063-MD

*Premiums to be used only with those that have
not previously elected an inflation decrease option*

Preferred rates per \$10 of Nursing Home Daily Benefit - 90 Day Elimination Period
Home and Community Care at 80%

Age	Base					5% Simple Inflation					5% Compound Inflation				
	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life	2 Years	3 Years	4 Years	5 Years	Life
18-29	27.38	32.11	37.31	39.34	57.79	41.06	51.71	60.84	66.92	89.73	64.71	80.45	94.45	103.19	139.92
30	27.38	33.46	39.54	41.52	57.79	41.06	51.71	60.84	66.92	90.41	64.71	80.45	94.45	103.19	139.92
31	27.38	33.46	39.54	42.58	57.79	41.06	51.71	60.84	66.92	96.06	64.71	80.45	94.45	103.19	139.92
32	27.38	33.46	39.54	42.58	57.79	41.06	51.71	60.84	66.92	98.88	64.71	80.45	94.45	103.19	139.92
33	27.38	33.46	39.54	42.58	57.79	43.73	51.71	60.89	66.92	103.19	64.71	80.45	94.45	103.19	139.92
34	27.38	33.46	39.54	42.58	57.79	43.73	51.83	63.66	66.92	103.19	64.71	80.45	94.45	103.19	139.92
35	27.38	33.46	39.54	42.58	57.79	46.46	54.56	63.66	68.37	103.19	64.71	80.45	94.45	103.19	139.92
36	27.38	33.46	39.54	42.58	57.79	47.22	57.29	66.43	71.10	103.19	64.71	80.45	94.45	103.19	139.92
37	27.38	33.46	39.54	42.58	57.79	47.22	59.47	69.96	73.84	103.19	64.71	80.45	94.45	103.19	139.92
38	27.38	33.46	39.54	42.58	57.79	47.22	59.47	69.96	76.57	103.19	64.71	80.45	94.45	103.19	139.92
39	27.38	33.46	39.54	42.58	57.79	47.22	59.47	69.96	76.96	103.19	64.71	80.45	94.45	103.19	139.92
40	29.08	36.50	41.06	45.63	62.36	50.72	64.71	73.46	82.20	111.94	68.21	87.45	99.69	110.19	148.67
41	29.29	36.50	41.89	45.63	62.36	50.72	64.71	73.46	82.20	111.94	68.21	87.45	99.69	110.19	148.67
42	32.18	38.11	42.17	45.63	63.55	50.72	64.71	73.46	82.20	111.94	68.21	87.45	99.69	110.19	148.67
43	32.41	38.36	45.11	48.08	66.62	50.72	64.71	73.46	82.20	111.94	68.21	87.45	99.69	110.19	148.67
44	32.64	41.37	45.41	48.40	69.69	50.72	64.71	73.46	82.20	111.94	68.21	87.45	99.69	110.19	148.67
45	32.96	41.77	48.63	50.01	71.36	52.47	69.96	78.71	85.70	117.18	71.71	92.70	104.94	117.18	157.41
46	34.98	44.85	48.95	52.98	74.41	52.47	69.96	78.71	85.70	117.18	71.71	92.70	104.94	117.18	157.41
47	34.98	45.15	50.72	54.22	75.21	52.47	69.96	78.71	85.70	117.18	71.71	92.70	104.94	117.18	157.41
48	34.98	45.47	50.72	54.22	75.21	52.47	69.96	78.71	85.70	117.18	71.71	92.70	104.94	117.18	157.41
49	34.98	45.47	50.72	54.22	75.21	52.47	69.96	78.71	85.70	117.18	71.71	92.70	104.94	117.18	157.41
50	38.48	48.97	54.22	62.96	83.95	59.47	75.21	85.70	97.94	129.43	78.71	101.44	115.43	131.18	174.90
51	40.23	50.72	57.72	64.71	85.70	61.22	78.71	90.95	101.44	132.92	82.20	104.94	120.68	134.67	178.40
52	41.98	52.47	59.47	66.46	89.20	64.71	80.45	92.70	103.19	138.17	83.95	106.69	122.43	138.17	183.65
53	43.73	54.22	62.96	68.21	92.70	66.46	83.95	97.94	106.69	143.42	87.45	108.44	127.68	139.92	187.14
54	45.47	55.97	64.71	71.71	94.45	69.96	85.70	99.69	111.94	146.92	89.20	111.94	129.43	145.17	190.64
55	45.47	57.72	64.71	73.46	97.94	69.96	89.20	99.69	115.43	152.16	89.20	113.69	129.43	148.67	195.89
56	48.97	61.22	69.96	76.96	104.94	73.46	94.45	108.44	120.68	160.91	94.45	118.93	138.17	152.16	206.38
57	52.47	64.71	75.21	83.95	113.69	78.71	99.69	115.43	129.43	173.15	97.94	124.18	145.17	162.66	218.63
58	55.97	69.96	80.45	89.20	120.68	83.95	104.94	124.18	138.17	185.39	103.19	132.92	153.91	171.40	229.12
59	59.47	75.21	85.70	96.20	131.18	89.20	113.69	131.18	148.67	199.39	108.44	139.92	160.91	181.90	244.86
60	62.96	80.45	92.70	103.19	139.92	94.45	122.43	139.92	157.41	211.63	113.69	148.67	171.40	192.39	258.85
61	68.21	87.45	99.69	111.94	150.41	103.19	132.92	152.16	171.40	227.37	122.43	159.16	183.65	206.38	276.34
62	73.46	92.70	104.94	117.18	159.16	108.44	139.92	160.91	181.90	243.11	131.18	167.90	194.14	218.63	293.83
63	78.71	99.69	113.69	125.93	169.65	117.18	150.41	173.15	194.14	260.60	139.92	181.90	208.13	234.37	313.07
64	83.95	104.94	122.43	134.67	181.90	125.93	159.16	187.14	209.88	278.09	148.67	190.64	223.87	248.36	334.06
65	90.95	113.69	132.92	145.17	197.64	134.67	171.40	201.14	223.87	300.83	159.16	202.88	239.61	265.85	356.80
66	97.94	124.18	143.42	159.16	213.38	143.42	185.39	216.88	243.11	323.57	169.65	218.63	255.35	286.84	381.28
67	106.69	134.67	153.91	173.15	232.62	155.66	199.39	230.87	262.35	348.05	181.90	234.37	269.35	306.08	407.52
68	115.43	146.92	167.90	188.89	253.61	166.16	215.13	250.11	283.34	376.04	192.39	251.86	290.34	328.81	437.25
69	125.93	162.66	185.39	208.13	279.84	180.15	236.12	271.10	307.83	409.27	208.13	271.10	313.07	353.30	472.23
70	143.42	181.90	208.13	232.62	313.07	201.14	258.85	302.58	339.31	452.99	229.12	295.58	344.55	388.28	515.96
71	160.91	202.88	234.37	262.35	351.55	225.62	286.84	337.56	379.53	505.46	253.61	327.06	381.28	430.26	571.93
72	181.90	230.87	264.10	295.58	397.02	251.86	325.32	377.79	426.76	564.93	281.59	365.54	423.26	479.23	636.64
73	202.88	260.60	299.08	332.31	449.49	278.09	365.54	423.26	475.73	634.89	311.32	405.77	472.23	531.70	708.35
74	230.87	293.83	339.31	377.79	507.21	314.82	407.52	473.98	535.20	710.10	346.30	451.24	524.70	592.91	787.05
75	262.35	334.06	384.78	428.51	577.17	351.55	456.49	531.70	601.66	799.30	386.53	501.96	584.17	659.38	876.25
76	297.33	381.28	439.00	491.47	659.38	393.53	514.21	598.16	676.87	898.99	426.76	557.93	652.38	736.33	977.69
77	335.81	433.75	501.96	561.43	753.82	439.00	575.42	675.12	764.32	1012.67	472.23	620.90	725.84	823.78	1091.38
78	379.53	491.47	570.18	638.39	855.26	487.97	643.63	753.82	855.26	1131.61	522.95	687.36	806.29	914.73	1210.31
79	423.26	549.19	638.39	715.34	956.71	536.94	708.35	834.28	947.96	1250.54	570.18	752.07	886.75	1005.68	1329.24
80	465.24	605.16	704.85	788.80	1056.40	584.17	771.31	909.48	1031.91	1364.22	619.15	816.79	961.95	1091.38	1442.93
81	505.46	657.63	766.06	858.76	1147.35	629.64	830.78	979.44	1110.62	1465.67	661.12	874.50	1030.16	1170.09	1544.37
82	545.69	708.35	823.78	925.22	1236.55	671.62	885.00	1040.66	1182.33	1561.86	706.60	932.22	1094.88	1243.54	1644.07
83	584.17	759.07	885.00	991.69	1325.75	711.85	939.22	1105.37	1254.04	1658.06	748.57	986.44	1161.34	1315.25	1740.26
84	627.89	815.04	947.96	1065.14	1421.94	757.32	996.93	1171.83	1329.24	1756.00	794.05	1045.91	1227.80	1393.96	1843.45
85	675.12	878.00	1021.42	1145.60	1532.13	806.29	1061.65	1247.04	1413.20	1871.44	843.02	1110.62	1304.76	1477.91	1957.14
86	729.34	946.21	1100.12	1234.80	1651.06	860.51	1129.86	1325.75	1502.40	1990.37	897.24	1178.83	1383.46	1567.11	2076.07
87	783.55	1016.17	1184.08	1329.24	1776.99	914.73	1199.82	1409.70	1596.84	2116.30	951.46	1248.79	1467.42	1661.56	2202.00
88	843.02	1094.88	1275.03	1430.69	1911.66	974.20	1278.52	1500.65	1698.29	2250.97	1010.93	1327.50	1558.36	1763.00	2336.67
89	907.73	1178.83	1372.97	1540.87	2058.58	1038.91	1362.48	1598.59	1808.47	2397.89	1075.64	1411.45	1656.31	1873.19	2483.59
90	979.44	1271.53	1481.41	1659.81	2221.24	1110.62	1455.17	1707.03	1927.40	2560.55	1147.35	1504.15	1764.75	1992.12	2646.25
91	1056.40	1371.22	1595.09	1789.23	2394.39	1187.58	1554.87	1820.72	2056.83	2733.70	1224.30	1603.84	1878.43	2121.54	2819.40
92	1135.11	1474.41	1717.52	1927.40	2576.29	1266.28	1658.06	1943.15	2195.00	2915.59	1303.01	1707.03	2000.86	2259.72	3001.29
93	1224.30	1588.10	1848.70	2074.32	2772.17	1355.48	1771.74	2074.32	2341.92	3111.48	1392.21	1820.72	2132.04	2406.63	3197.18
94	1317.00	1710.53	1990.37	2233.48	2987.30	1448.18	1894.17	2215.99	2501.08	3326.61	1484.91	1943.15	2273.71	2565.79	3412.31
95	1420.19	1843.45	2146.03	2408.38	3219.92	1551.37	2027.10	2371.65	2675.98	3559.23	1588.10	2076.07	2429.37	2740.69	3644.93

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)