

2020 Milliman LTCI Survey

Shared care premiums for each carrier's most common rating classification reflecting \$100/day initial maximum benefit after a 90-day elimination period, assuming that each spouse buys the indicated benefit period.

90 Day Elimination / Five-Year Benefit Period SHARED CARE		Male & Female Couple the Same Age												
		3rd Pool?	Without Benefit Increases				3% Compound Benefit Increases				5% Compound Benefit Increases			
			Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Standard LTC GR-N620	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Country Life Insurance Company	Country Life TQ Comprehensive LTC	No	1,055	1,677	2,859	6,016	3,332	4,244	5,679	9,283	6,127	6,616	8,008	11,598
Knights of Columbus	Long Term Care Plus NHC2	No	914	1,256	2,333	4,840	Not Provided				5,002	5,219	6,668	9,950
Knights of Columbus	Long Term Care Plus LTC2	No	1,176	1,640	2,707	5,910	Not Provided				6,181	6,318	7,933	11,664
Mutual of Omaha Insurance Company	Mutual of Omaha Secure Solution	No	1,193	1,440	2,102	4,464	2,551	3,105	4,024	6,330	6,182	6,681	7,078	8,987
National Guardian Life Insurance Company	NGL EssentialLTC	Yes	872	1,122	1,660	3,559	1,988	2,379	3,055	5,018	4,666	4,937	5,412	6,620
National Guardian Life Insurance Company	NGL EssentialLTC Employer Group	Yes	785	1,010	1,494	3,203	1,790	2,141	2,749	4,516	4,199	4,444	4,871	5,958
New York Life Insurance Company	NYL Secure Care	Yes	1,612	2,196	3,478	7,341	6,135	6,709	8,361	13,870	12,841	11,822	12,736	18,632
New York Life Insurance Company	NYL My Care	No	1,296	1,741	2,564	5,098	3,493	3,944	4,824	7,558	7,032	7,152	7,350	10,179
Thrivent Financial for Lutherans	Thrivent Long-Term Care Insurance	No	1,086	1,698	2,840	5,652	3,008	3,753	5,023	7,980	6,987	7,213	8,159	11,057
90 Day Elimination / Three-Year Benefit Period SHARED CARE		3rd Pool?	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Standard LTC GR-N620	Yes	611	972	1,643	3,565	1,671	2,328	3,280	5,649	3,862	4,440	5,278	7,801
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	Yes	832	1,333	2,292	5,041	2,234	3,111	4,407	7,632	5,283	6,064	7,321	11,041
Country Life Insurance Company	Country Life TQ Comprehensive LTC	No	963	1,523	2,592	5,459	2,988	3,820	5,132	8,390	5,756	6,183	7,405	10,661
Knights of Columbus	Long Term Care Plus NHC2	No	802	1,086	1,995	4,066	Not Provided				4,046	4,233	5,432	8,122
Knights of Columbus	Long Term Care Plus LTC2	No	1,013	1,404	2,294	4,698	Not Provided				4,962	5,025	6,281	9,184
MassMutual Financial Group	MassMutual SignatureCare 500	Yes	910	1,156	1,852	4,277	Not Provided				4,957	4,960	5,419	8,810
Mutual of Omaha Insurance Company	Mutual of Omaha Secure Solution	No	874	1,055	1,551	3,333	1,868	2,271	2,967	4,719	4,522	4,881	5,215	6,693
National Guardian Life Insurance Company	NGL EssentialLTC	Yes	761	979	1,448	3,104	1,734	2,075	2,664	4,376	4,069	4,306	4,720	5,773
National Guardian Life Insurance Company	NGL EssentialLTC Employer Group	Yes	684	881	1,303	2,793	1,561	1,867	2,398	3,939	3,662	3,875	4,248	5,196
New York Life Insurance Company	NYL Secure Care	Yes	1,332	1,698	2,596	5,396	4,502	4,825	5,977	9,863	9,250	8,408	9,099	13,177
New York Life Insurance Company	NYL My Care	No	1,001	1,324	1,923	3,714	2,608	2,899	3,479	5,495	5,182	5,271	5,394	7,505
Thrivent Financial for Lutherans	Thrivent Long-Term Care Insurance	No	930	1,380	2,250	4,500	2,456	3,235	4,109	6,547	5,461	5,852	6,606	8,972
90 Day Elimination / \$200,000 Benefit Period SHARED CARE		3rd Pool?	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Mutual of Omaha Insurance Company	Mutual of Omaha Custom Solution	No	1,276	1,539	2,262	4,857	2,825	3,404	4,387	6,897	6,614	7,143	7,619	9,771
90 Day Elimination / \$100,000 Benefit Period SHARED CARE		3rd Pool?	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Mutual of Omaha Insurance Company	Mutual of Omaha Custom Solution	No	840	1,014	1,494	3,235	1,860	2,240	2,892	4,588	4,346	4,692	5,019	6,493