# Attachment 8

# Attachment 8(a)

## CalPERS LTC Program
Competitive Premium Comparison

Comprehensive Plan, 90 Day Elimination Period
**Unlimited Benefit Period, Compound Inflation**
$150 Maximum Daily Benefit

| | Issue Age | CalPERS | CalPERS | CalPERS | Industry Average | FLTCIP[1] | AARP[2] | State Farm[3] | Bankers Life & Casualty[3] | UNUM[3] | Met Life[3] | John Hancock[3] | New York Life[3] | North-western[3] | Mutual of Omaha[3] | GE[3] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Estimated Post-Increase 2004 & Prior Rates | 2005 Rates | 2006 Rates | | | | 97058CA.1 | GR-N350 | LTC99PQ3 | LTC-IDEAL-CA | LTC-02 CA | ILTC-5000(CA)(1001) | RS.LTC.(1101) | LCAQ-20321 | 7035AX |
| Single Standard Rate Class | | **Annual Premiums** | | | | | | | | | | | | | | |
| | 50 | $2,358 | $2,436 | $2,544 | 2,838 | 1,876 | 3,510 | 2,139 | 2,874 | 2,528 | 2,325 | 2,895 | 2,933 | 4,773 | 2,925 | 2,445 |
| | 55 | 2,958 | 2,856 | 2,976 | 3,322 | 2,286 | 3,800 | 2,573 | 3,563 | 2,705 | 2,793 | 3,495 | 3,825 | 5,076 | 3,503 | 2,925 |
| | 60 | 3,499 | 3,516 | 3,660 | 4,045 | 2,779 | 4,876 | 3,369 | 4,554 | 3,272 | 3,546 | 4,020 | 4,578 | 5,652 | 3,950 | 3,900 |
| | 65 | 4,328 | 4,584 | 4,776 | 5,226 | 3,506 | 6,433 | 4,536 | 5,991 | 4,415 | 4,914 | 5,235 | 5,805 | 6,548 | 4,598 | 5,505 |
| | 70 | 5,501 | 6,504 | 6,768 | 7,343 | 4,550 | 9,247 | 6,965 | 8,310 | 6,308 | 7,371 | 7,170 | 7,670 | 8,843 | 6,291 | 8,055 |
| | 75 | 6,917 | 9,912 | 10,332 | 11,161 | 7,261 | 14,306 | 10,569 | 11,495 | 9,252 | 11,990 | 11,205 | 11,546 | 12,506 | 10,323 | 12,315 |
| | | **Ratio to Industry Average** | | | | | | | | | | | | | | |
| | 50 | 0.83 | 0.86 | 0.90 | 1.00 | 0.66 | 1.24 | 0.75 | 1.01 | 0.89 | 0.82 | 1.02 | 1.03 | 1.68 | 1.03 | 0.86 |
| | 55 | 0.89 | 0.86 | 0.90 | 1.00 | 0.69 | 1.14 | 0.77 | 1.07 | 0.81 | 0.84 | 1.05 | 1.15 | 1.53 | 1.05 | 0.88 |
| | 60 | 0.87 | 0.87 | 0.90 | 1.00 | 0.69 | 1.21 | 0.83 | 1.13 | 0.81 | 0.88 | 0.99 | 1.13 | 1.40 | 0.98 | 0.96 |
| | 65 | 0.83 | 0.88 | 0.91 | 1.00 | 0.67 | 1.23 | 0.87 | 1.15 | 0.84 | 0.94 | 1.00 | 1.11 | 1.25 | 0.88 | 1.05 |
| | 70 | 0.75 | 0.89 | 0.92 | 1.00 | 0.62 | 1.26 | 0.95 | 1.13 | 0.86 | 1.00 | 0.98 | 1.04 | 1.20 | 0.86 | 1.10 |
| | 75 | 0.62 | 0.89 | 0.93 | 1.00 | 0.65 | 1.28 | 0.95 | 1.03 | 0.83 | 1.07 | 1.00 | 1.03 | 1.12 | 0.92 | 1.10 |
| | Marital & Preferred Discount | 0% | 0% | 0% | | 0% | 30% | 28% | 10% | 30% | 30% | 35% | 24% | 15% | 40% | 35% |
| Married Preferred Rate Class | | **Annual Premiums** | | | | | | | | | | | | | | |
| | 50 | $2,358 | $2,436 | $2,544 | 2,126 | 1,876 | 2,457 | 1,540 | 2,587 | 1,769 | 1,628 | 1,882 | 2,243 | 4,057 | 1,755 | 1,589 |
| | 55 | 2,958 | 2,856 | 2,976 | 2,488 | 2,286 | 2,660 | 1,852 | 3,206 | 1,893 | 1,955 | 2,272 | 2,926 | 4,315 | 2,102 | 1,901 |
| | 60 | 3,499 | 3,516 | 3,660 | 3,028 | 2,779 | 3,413 | 2,426 | 4,099 | 2,290 | 2,482 | 2,613 | 3,502 | 4,804 | 2,370 | 2,535 |
| | 65 | 4,328 | 4,584 | 4,776 | 3,904 | 3,506 | 4,503 | 3,266 | 5,392 | 3,090 | 3,440 | 3,403 | 4,441 | 5,565 | 2,759 | 3,578 |
| | 70 | 5,501 | 6,504 | 6,768 | 5,468 | 4,550 | 6,473 | 5,014 | 7,479 | 4,415 | 5,160 | 4,661 | 5,867 | 7,516 | 3,775 | 5,236 |
| | 75 | 6,917 | 9,912 | 10,332 | 8,277 | 7,261 | 10,014 | 7,610 | 10,345 | 6,476 | 8,393 | 7,283 | 8,832 | 10,630 | 6,194 | 8,005 |
| | | **Ratio to Industry Average** | | | | | | | | | | | | | | |
| | 50 | 1.11 | 1.15 | 1.20 | 1.00 | 0.88 | 1.16 | 0.72 | 1.22 | 0.83 | 0.77 | 0.89 | 1.06 | 1.91 | 0.83 | 0.75 |
| | 55 | 1.19 | 1.15 | 1.20 | 1.00 | 0.92 | 1.07 | 0.74 | 1.29 | 0.76 | 0.79 | 0.91 | 1.18 | 1.73 | 0.84 | 0.76 |
| | 60 | 1.16 | 1.16 | 1.21 | 1.00 | 0.92 | 1.13 | 0.80 | 1.35 | 0.76 | 0.82 | 0.86 | 1.16 | 1.59 | 0.78 | 0.84 |
| | 65 | 1.11 | 1.17 | 1.22 | 1.00 | 0.90 | 1.15 | 0.84 | 1.38 | 0.79 | 0.88 | 0.87 | 1.14 | 1.43 | 0.71 | 0.92 |
| | 70 | 1.01 | 1.19 | 1.24 | 1.00 | 0.83 | 1.18 | 0.92 | 1.37 | 0.81 | 0.94 | 0.85 | 1.07 | 1.37 | 0.69 | 0.96 |
| | 75 | 0.84 | 1.20 | 1.25 | 1.00 | 0.88 | 1.21 | 0.92 | 1.25 | 0.78 | 1.01 | 0.88 | 1.07 | 1.28 | 0.75 | 0.97 |

[1]Source: http://www.ltcfeds.com
[2]Source: http://www.aarpltc.metlife.com
[3]Source: http://www.insurance.ca.gov

# Attachment 8(a)

## CalPERS LTC Program
Competitive Premium Comparison

Comprehensive Plan, 90 Day Elimination Period
**Unlimited Benefit Period, Without Inflation**
$150 Maximum Daily Benefit

| | Issue Age | CalPERS Estimated Post-Increase 2004 & Prior Rates | CalPERS 2005 Rates | CalPERS 2006 Rates | Industry Average | FLTCIP[1] | AARP[2] | State Farm[3] 97058CA.1 | Bankers Life & Casualty[3] GR-N350 | UNUM[3] LTC99PQ3 | Met Life[3] LTC-IDEAL-CA | John Hancock[3] LTC-02 CA | New York Life[3] ILTC-5000(CA)(1001) | North-western[3] RS.LTC.(1101) | Mutual of Omaha[3] LCAQ-20321 | GE[3] 7035AX |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Single Standard Rate Class | | Annual Premiums | | | | | | | | | | | | | | |
| | 50 | $792 | $900 | $900 | 1,032 | 587 | 1,445 | 936 | 1,028 | 1,016 | 1,029 | 1,050 | 884 | 1,214 | 947 | 1,215 |
| | 55 | 1,061 | 1,140 | 1,140 | 1,310 | 817 | 1,602 | 1,226 | 1,355 | 1,218 | 1,251 | 1,260 | 1,310 | 1,506 | 1,385 | 1,485 |
| | 60 | 1,409 | 1,584 | 1,584 | 1,808 | 1,130 | 2,286 | 1,748 | 1,910 | 1,686 | 1,679 | 1,770 | 1,782 | 1,995 | 1,863 | 2,040 |
| | 65 | 2,088 | 2,316 | 2,316 | 2,625 | 1,624 | 3,386 | 2,520 | 2,831 | 2,537 | 2,625 | 2,505 | 2,601 | 2,729 | 2,540 | 2,985 |
| | 70 | 3,182 | 3,732 | 3,732 | 4,210 | 2,408 | 5,510 | 4,325 | 4,487 | 4,043 | 4,485 | 4,185 | 3,924 | 4,331 | 3,768 | 4,845 |
| | 75 | 4,620 | 6,288 | 6,288 | 7,082 | 4,385 | 9,403 | 7,230 | 6,999 | 6,609 | 8,147 | 6,915 | 6,776 | 7,100 | 6,372 | 7,965 |
| | | Ratio to Industry Average | | | | | | | | | | | | | | |
| | 50 | 0.77 | 0.87 | 0.87 | 1.00 | 0.57 | 1.40 | 0.91 | 1.00 | 0.98 | 1.00 | 1.02 | 0.86 | 1.18 | 0.92 | 1.18 |
| | 55 | 0.81 | 0.87 | 0.87 | 1.00 | 0.62 | 1.22 | 0.94 | 1.03 | 0.93 | 0.95 | 0.96 | 1.00 | 1.15 | 1.06 | 1.13 |
| | 60 | 0.78 | 0.88 | 0.88 | 1.00 | 0.63 | 1.26 | 0.97 | 1.06 | 0.93 | 0.93 | 0.98 | 0.99 | 1.10 | 1.03 | 1.13 |
| | 65 | 0.80 | 0.88 | 0.88 | 1.00 | 0.62 | 1.29 | 0.96 | 1.08 | 0.97 | 1.00 | 0.95 | 0.99 | 1.04 | 0.97 | 1.14 |
| | 70 | 0.76 | 0.89 | 0.89 | 1.00 | 0.57 | 1.31 | 1.03 | 1.07 | 0.96 | 1.07 | 0.99 | 0.93 | 1.03 | 0.90 | 1.15 |
| | 75 | 0.65 | 0.89 | 0.89 | 1.00 | 0.62 | 1.33 | 1.02 | 0.99 | 0.93 | 1.15 | 0.98 | 0.96 | 1.00 | 0.90 | 1.12 |
| | Marital & Preferred Discount | 0% | 0% | 0% | | 0% | 30% | 28% | 10% | 30% | 30% | 35% | 24% | 15% | 40% | 35% |
| Married Preferred Rate Class | | Annual Premiums | | | | | | | | | | | | | | |
| | 50 | $792 | $900 | $900 | 761 | 587 | 1,012 | 674 | 925 | 711 | 720 | 683 | 676 | 1,031 | 568 | 790 |
| | 55 | 1,061 | 1,140 | 1,140 | 970 | 817 | 1,121 | 882 | 1,219 | 853 | 876 | 819 | 1,002 | 1,280 | 831 | 965 |
| | 60 | 1,409 | 1,584 | 1,584 | 1,338 | 1,130 | 1,600 | 1,258 | 1,719 | 1,180 | 1,175 | 1,151 | 1,363 | 1,696 | 1,118 | 1,326 |
| | 65 | 2,088 | 2,316 | 2,316 | 1,943 | 1,624 | 2,370 | 1,814 | 2,547 | 1,776 | 1,838 | 1,628 | 1,990 | 2,319 | 1,524 | 1,940 |
| | 70 | 3,182 | 3,732 | 3,732 | 3,109 | 2,408 | 3,857 | 3,114 | 4,038 | 2,830 | 3,140 | 2,720 | 3,002 | 3,681 | 2,261 | 3,149 |
| | 75 | 4,620 | 6,288 | 6,288 | 5,229 | 4,385 | 6,582 | 5,206 | 6,299 | 4,626 | 5,703 | 4,495 | 5,183 | 6,035 | 3,823 | 5,177 |
| | | Ratio to Industry Average | | | | | | | | | | | | | | |
| | 50 | 1.04 | 1.18 | 1.18 | 1.00 | 0.77 | 1.33 | 0.89 | 1.21 | 0.93 | 0.95 | 0.90 | 0.89 | 1.35 | 0.75 | 1.04 |
| | 55 | 1.09 | 1.18 | 1.18 | 1.00 | 0.84 | 1.16 | 0.91 | 1.26 | 0.88 | 0.90 | 0.84 | 1.03 | 1.32 | 0.86 | 1.00 |
| | 60 | 1.05 | 1.18 | 1.18 | 1.00 | 0.84 | 1.20 | 0.94 | 1.28 | 0.88 | 0.88 | 0.86 | 1.02 | 1.27 | 0.84 | 0.99 |
| | 65 | 1.07 | 1.19 | 1.19 | 1.00 | 0.84 | 1.22 | 0.93 | 1.31 | 0.91 | 0.95 | 0.84 | 1.02 | 1.19 | 0.78 | 1.00 |
| | 70 | 1.02 | 1.20 | 1.20 | 1.00 | 0.77 | 1.24 | 1.00 | 1.30 | 0.91 | 1.01 | 0.87 | 0.97 | 1.18 | 0.73 | 1.01 |
| | 75 | 0.88 | 1.20 | 1.20 | 1.00 | 0.84 | 1.26 | 1.00 | 1.20 | 0.88 | 1.09 | 0.86 | 0.99 | 1.15 | 0.73 | 0.99 |

[1]Source: http://www.ltcfeds.com
[2]Source: http://www.aarpltc.metlife.com
[3]Source: http://www.insurance.ca.gov

# Attachment 8(a)

## CalPERS LTC Program
Competitive Premium Comparison

Comprehensive Plan, 90 Day Elimination Period
**3 Year Benefit Period, Compound Inflation**
$150 Maximum Daily Benefit

| | Issue Age | CalPERS | CalPERS | CalPERS | Industry Average | FLTCIP[1] | AARP[2] | State Farm[3] | Bankers Life & Casualty[3] | UNUM[3] | Met Life[3] | John Hancock[3] | New York Life[3] | North-western[3] | Mutual of Omaha[3] | GE[3] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Estimated Post-Increase 2004 & Prior Rates | 2005 Rates | 2006 Rates | | | | 97058CA.1 | GR-N350 | LTC99PQ3 | LTC-IDEAL-CA | LTC-02 CA | ILTC-5000(CA)(1001) | RS.LTC.(1101) | LCAQ-20321 | 7035AX |
| Single Standard Rate Class | | Annual Premiums | | | | | | | | | | | | | | |
| | 50 | $1,710 | $1,200 | $1,392 | 1,662 | 1,120 | 1,741 | 1,377 | 1,530 | 1,323 | 1,418 | 1,815 | 1,625 | 3,057 | 1,752 | 1,530 |
| | 55 | 2,088 | 1,512 | 1,752 | 1,959 | 1,368 | 1,877 | 1,617 | 1,928 | 1,448 | 1,704 | 2,205 | 2,141 | 3,264 | 2,223 | 1,770 |
| | 60 | 2,430 | 1,884 | 2,184 | 2,400 | 1,678 | 2,344 | 2,022 | 2,519 | 1,806 | 2,163 | 2,580 | 2,591 | 3,686 | 2,672 | 2,340 |
| | 65 | 2,972 | 2,460 | 2,844 | 3,102 | 2,131 | 3,150 | 2,610 | 3,377 | 2,537 | 2,997 | 3,270 | 3,323 | 4,311 | 3,219 | 3,195 |
| | 70 | 3,816 | 3,348 | 3,876 | 4,396 | 2,779 | 4,747 | 4,038 | 4,761 | 3,665 | 4,497 | 4,305 | 4,421 | 5,876 | 4,482 | 4,785 |
| | 75 | 4,831 | 4,608 | 5,340 | 6,774 | 4,410 | 7,616 | 6,174 | 6,803 | 5,442 | 7,313 | 6,855 | 6,666 | 8,387 | 7,442 | 7,410 |
| | | Ratio to Industry Average | | | | | | | | | | | | | | |
| | 50 | 1.03 | 0.72 | 0.84 | 1.00 | 0.67 | 1.05 | 0.83 | 0.92 | 0.80 | 0.85 | 1.09 | 0.98 | 1.84 | 1.05 | 0.92 |
| | 55 | 1.07 | 0.77 | 0.89 | 1.00 | 0.70 | 0.96 | 0.83 | 0.98 | 0.74 | 0.87 | 1.13 | 1.09 | 1.67 | 1.14 | 0.90 |
| | 60 | 1.01 | 0.79 | 0.91 | 1.00 | 0.70 | 0.98 | 0.84 | 1.05 | 0.75 | 0.90 | 1.08 | 1.08 | 1.54 | 1.11 | 0.98 |
| | 65 | 0.96 | 0.79 | 0.92 | 1.00 | 0.69 | 1.02 | 0.84 | 1.09 | 0.82 | 0.97 | 1.05 | 1.07 | 1.39 | 1.04 | 1.03 |
| | 70 | 0.87 | 0.76 | 0.88 | 1.00 | 0.63 | 1.08 | 0.92 | 1.08 | 0.83 | 1.02 | 0.98 | 1.01 | 1.34 | 1.02 | 1.09 |
| | 75 | 0.71 | 0.68 | 0.79 | 1.00 | 0.65 | 1.12 | 0.91 | 1.00 | 0.80 | 1.08 | 1.01 | 0.98 | 1.24 | 1.10 | 1.09 |
| | Marital & Preferred Discount | 0% | 0% | 0% | | 0% | 30% | 28% | 10% | 30% | 30% | 35% | 24% | 15% | 40% | 35% |
| Married Preferred Rate Class | | Annual Premiums | | | | | | | | | | | | | | |
| | 50 | $1,710 | $1,200 | $1,392 | $1,245 | $1,120 | $1,218 | $991 | $1,377 | $926 | $992 | $1,180 | $1,243 | $2,598 | $1,051 | $995 |
| | 55 | 2,088 | 1,512 | 1,752 | 1,465 | 1,368 | 1,314 | 1,164 | 1,735 | 1,013 | 1,193 | 1,433 | 1,637 | 2,774 | 1,334 | 1,151 |
| | 60 | 2,430 | 1,884 | 2,184 | 1,794 | 1,678 | 1,641 | 1,456 | 2,267 | 1,264 | 1,514 | 1,677 | 1,982 | 3,133 | 1,603 | 1,521 |
| | 65 | 2,972 | 2,460 | 2,844 | 2,315 | 2,131 | 2,205 | 1,879 | 3,039 | 1,776 | 2,098 | 2,126 | 2,542 | 3,664 | 1,931 | 2,077 |
| | 70 | 3,816 | 3,348 | 3,876 | 3,271 | 2,779 | 3,323 | 2,907 | 4,285 | 2,565 | 3,148 | 2,798 | 3,382 | 4,994 | 2,689 | 3,110 |
| | 75 | 4,831 | 4,608 | 5,340 | 5,018 | 4,410 | 5,331 | 4,445 | 6,122 | 3,809 | 5,119 | 4,456 | 5,099 | 7,129 | 4,465 | 4,817 |
| | | Ratio to Industry Average | | | | | | | | | | | | | | |
| | 50 | 1.37 | 0.96 | 1.12 | 1.00 | 0.90 | 0.98 | 0.80 | 1.11 | 0.74 | 0.80 | 0.95 | 1.00 | 2.09 | 0.84 | 0.80 |
| | 55 | 1.43 | 1.03 | 1.20 | 1.00 | 0.93 | 0.90 | 0.79 | 1.18 | 0.69 | 0.81 | 0.98 | 1.12 | 1.89 | 0.91 | 0.79 |
| | 60 | 1.35 | 1.05 | 1.22 | 1.00 | 0.94 | 0.91 | 0.81 | 1.26 | 0.70 | 0.84 | 0.93 | 1.10 | 1.75 | 0.89 | 0.85 |
| | 65 | 1.28 | 1.06 | 1.23 | 1.00 | 0.92 | 0.95 | 0.81 | 1.31 | 0.77 | 0.91 | 0.92 | 1.10 | 1.58 | 0.83 | 0.90 |
| | 70 | 1.17 | 1.02 | 1.18 | 1.00 | 0.85 | 1.02 | 0.89 | 1.31 | 0.78 | 0.96 | 0.86 | 1.03 | 1.53 | 0.82 | 0.95 |
| | 75 | 0.96 | 0.92 | 1.06 | 1.00 | 0.88 | 1.06 | 0.89 | 1.22 | 0.76 | 1.02 | 0.89 | 1.02 | 1.42 | 0.89 | 0.96 |

[1]Source: http://www.ltcfeds.com
[2]Source: http://www.aarpltc.metlife.com
[3]Source: http://www.insurance.ca.gov

# Attachment 8(a)

## CalPERS LTC Program
Competitive Premium Comparison

Comprehensive Plan, 90 Day Elimination Period
**3 Year Benefit Period, Without Inflation**
$150 Maximum Daily Benefit

| | Issue Age | CalPERS | CalPERS | CalPERS | Industry Average | FLTCIP[1] | AARP[2] | State Farm[3] | Bankers Life & Casualty[3] | UNUM[3] | Met Life[3] | John Hancock[3] | New York Life[3] | North-western[3] | Mutual of Omaha[3] | GE[3] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Estimated Post-Increase 2004 & Prior Rates | 2005 Rates | 2006 Rates | | | | 97058CA.1 | GR-N350 | LTC99PQ3 | LTC-IDEAL-CA | LTC-02 CA | ILTC-5000(CA)(1001) | RS.LTC.(1101) | LCAQ-20321 | 7035AX |
| Single Standard Rate Class | | Annual Premiums | | | | | | | | | | | | | | |
| | 50 | $648 | $456 | $456 | 618 | 385 | 794 | 560 | 582 | 531 | 627 | 660 | 507 | 836 | 567 | 750 |
| | 55 | 835 | 600 | 600 | 786 | 533 | 866 | 710 | 771 | 638 | 764 | 825 | 761 | 1,029 | 879 | 870 |
| | 60 | 1,053 | 816 | 816 | 1,096 | 731 | 1,237 | 998 | 1,101 | 932 | 1,025 | 1,110 | 1,047 | 1,359 | 1,260 | 1,260 |
| | 65 | 1,494 | 1,236 | 1,236 | 1,600 | 1,058 | 1,823 | 1,422 | 1,659 | 1,458 | 1,602 | 1,575 | 1,550 | 1,857 | 1,779 | 1,815 |
| | 70 | 2,203 | 1,932 | 1,932 | 2,579 | 1,562 | 2,995 | 2,523 | 2,673 | 2,349 | 2,736 | 2,610 | 2,367 | 2,949 | 2,684 | 2,925 |
| | 75 | 3,155 | 3,012 | 3,012 | 4,371 | 2,822 | 5,206 | 4,106 | 4,293 | 3,887 | 4,970 | 4,365 | 4,095 | 4,860 | 4,593 | 4,890 |
| | | Ratio to Industry Average | | | | | | | | | | | | | | |
| | 50 | 1.05 | 0.74 | 0.74 | 1.00 | 0.62 | 1.28 | 0.91 | 0.94 | 0.86 | 1.01 | 1.07 | 0.82 | 1.35 | 0.92 | 1.21 |
| | 55 | 1.06 | 0.76 | 0.76 | 1.00 | 0.68 | 1.10 | 0.90 | 0.98 | 0.81 | 0.97 | 1.05 | 0.97 | 1.31 | 1.12 | 1.11 |
| | 60 | 0.96 | 0.74 | 0.74 | 1.00 | 0.67 | 1.13 | 0.91 | 1.00 | 0.85 | 0.93 | 1.01 | 0.96 | 1.24 | 1.15 | 1.15 |
| | 65 | 0.93 | 0.77 | 0.77 | 1.00 | 0.66 | 1.14 | 0.89 | 1.04 | 0.91 | 1.00 | 0.98 | 0.97 | 1.16 | 1.11 | 1.13 |
| | 70 | 0.85 | 0.75 | 0.75 | 1.00 | 0.61 | 1.16 | 0.98 | 1.04 | 0.91 | 1.06 | 1.01 | 0.92 | 1.14 | 1.04 | 1.13 |
| | 75 | 0.72 | 0.69 | 0.69 | 1.00 | 0.65 | 1.19 | 0.94 | 0.98 | 0.89 | 1.14 | 1.00 | 0.94 | 1.11 | 1.05 | 1.12 |
| | Marital & Preferred Discount | 0% | 0% | 0% | | 0% | 30% | 28% | 10% | 30% | 30% | 35% | 24% | 15% | 40% | 35% |
| Married Preferred Rate Class | | Annual Premiums | | | | | | | | | | | | | | |
| | 50 | $648 | $456 | $456 | 458 | 385 | 556 | 403 | 524 | 372 | 439 | 429 | 388 | 710 | 340 | 488 |
| | 55 | 835 | 600 | 600 | 583 | 533 | 606 | 511 | 694 | 446 | 534 | 536 | 582 | 875 | 527 | 566 |
| | 60 | 1,053 | 816 | 816 | 812 | 731 | 866 | 718 | 991 | 652 | 717 | 722 | 801 | 1,155 | 756 | 819 |
| | 65 | 1,494 | 1,236 | 1,236 | 1,184 | 1,058 | 1,276 | 1,024 | 1,493 | 1,021 | 1,121 | 1,024 | 1,185 | 1,578 | 1,067 | 1,180 |
| | 70 | 2,203 | 1,932 | 1,932 | 1,906 | 1,562 | 2,097 | 1,817 | 2,406 | 1,644 | 1,915 | 1,697 | 1,811 | 2,507 | 1,610 | 1,901 |
| | 75 | 3,155 | 3,012 | 3,012 | 3,229 | 2,822 | 3,644 | 2,956 | 3,864 | 2,721 | 3,479 | 2,837 | 3,133 | 4,131 | 2,756 | 3,179 |
| | | Ratio to Industry Average | | | | | | | | | | | | | | |
| | 50 | 1.42 | 1.00 | 1.00 | 1.00 | 0.84 | 1.21 | 0.88 | 1.14 | 0.81 | 0.96 | 0.94 | 0.85 | 1.55 | 0.74 | 1.07 |
| | 55 | 1.43 | 1.03 | 1.03 | 1.00 | 0.91 | 1.04 | 0.88 | 1.19 | 0.77 | 0.92 | 0.92 | 1.00 | 1.50 | 0.91 | 0.97 |
| | 60 | 1.30 | 1.01 | 1.01 | 1.00 | 0.90 | 1.07 | 0.88 | 1.22 | 0.80 | 0.88 | 0.89 | 0.99 | 1.42 | 0.93 | 1.01 |
| | 65 | 1.26 | 1.04 | 1.04 | 1.00 | 0.89 | 1.08 | 0.86 | 1.26 | 0.86 | 0.95 | 0.86 | 1.00 | 1.33 | 0.90 | 1.00 |
| | 70 | 1.16 | 1.01 | 1.01 | 1.00 | 0.82 | 1.10 | 0.95 | 1.26 | 0.86 | 1.00 | 0.89 | 0.95 | 1.32 | 0.84 | 1.00 |
| | 75 | 0.98 | 0.93 | 0.93 | 1.00 | 0.87 | 1.13 | 0.92 | 1.20 | 0.84 | 1.08 | 0.88 | 0.97 | 1.28 | 0.85 | 0.98 |

[1]Source: http://www.ltcfeds.com
[2]Source: http://www.aarpltc.metlife.com
[3]Source: http://www.insurance.ca.gov

# Attachment 8(a)

## CalPERS LTC Program
Competitive Premium Comparison

Facilities Only Plan, 90 Day Elimination Period
**Unlimited Benefit Period, Compound Inflation**
$150 Maximum Daily Benefit

| | Issue Age | CalPERS | CalPERS | CalPERS | Industry Average | FLTCIP[1] | AARP[2] | Bankers Life & Casualty[3] | Met Life[3] | New York Life[3] | GE[3] |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Estimated Post-Increase 2004 & Prior Rates | 2005 Rates | 2006 Rates | | | | GR-N340 | LTC-FAC-CA | INH-5000(CA)(1001) | 7032AZ |
| Single Standard Rate Class | | **Annual Premiums** | | | | | | | | | |
| | 50 | $1,638 | $1,452 | $1,680 | $1,708 | $1,325 | $3,092 | 1,721 | 1,145 | 1,784 | 1,185 |
| | 55 | 2,036 | 1,812 | 2,148 | 2,120 | 1,627 | 3,346 | 2,184 | 1,631 | 2,372 | 1,560 |
| | 60 | 2,527 | 2,436 | 2,832 | 2,817 | 1,998 | 4,295 | 2,895 | 2,397 | 2,858 | 2,460 |
| | 65 | 3,139 | 3,432 | 3,744 | 3,925 | 2,556 | 5,666 | 3,996 | 3,455 | 3,662 | 4,215 |
| | 70 | 3,888 | 4,980 | 5,196 | 5,643 | 3,344 | 8,145 | 5,841 | 5,381 | 4,910 | 6,240 |
| | 75 | 4,567 | 7,668 | 7,980 | 8,647 | 5,339 | 12,602 | 8,588 | 9,135 | 7,113 | 9,105 |
| | | **Ratio to Industry Average** | | | | | | | | | |
| | 50 | 0.96 | 0.85 | 0.98 | 1.00 | 0.78 | 1.81 | 1.01 | 0.67 | 1.04 | 0.69 |
| | 55 | 0.96 | 0.85 | 1.01 | 1.00 | 0.77 | 1.58 | 1.03 | 0.77 | 1.12 | 0.74 |
| | 60 | 0.90 | 0.86 | 1.01 | 1.00 | 0.71 | 1.52 | 1.03 | 0.85 | 1.01 | 0.87 |
| | 65 | 0.80 | 0.87 | 0.95 | 1.00 | 0.65 | 1.44 | 1.02 | 0.88 | 0.93 | 1.07 |
| | 70 | 0.69 | 0.88 | 0.92 | 1.00 | 0.59 | 1.44 | 1.04 | 0.95 | 0.87 | 1.11 |
| | 75 | 0.53 | 0.89 | 0.92 | 1.00 | 0.62 | 1.46 | 0.99 | 1.06 | 0.82 | 1.05 |
| | Marital & Preferred Discount | 0% | 0% | 0% | | 0% | 30% | 10% | 30% | 24% | 35% |
| Married Preferred Rate Class | | **Annual Premiums** | | | | | | | | | |
| | 50 | $1,638 | $1,452 | $1,680 | $1,329 | $1,325 | $2,165 | $1,548 | $801 | $1,364 | $770 |
| | 55 | 2,036 | 1,812 | 2,148 | 1,651 | 1,627 | 2,342 | 1,966 | 1,141 | 1,814 | 1,014 |
| | 60 | 2,527 | 2,436 | 2,832 | 2,179 | 1,998 | 3,006 | 2,606 | 1,678 | 2,186 | 1,599 |
| | 65 | 3,139 | 3,432 | 3,744 | 3,013 | 2,556 | 3,966 | 3,596 | 2,418 | 2,801 | 2,740 |
| | 70 | 3,888 | 4,980 | 5,196 | 4,313 | 3,344 | 5,702 | 5,257 | 3,766 | 3,756 | 4,056 |
| | 75 | 4,567 | 7,668 | 7,980 | 6,607 | 5,339 | 8,821 | 7,729 | 6,395 | 5,441 | 5,918 |
| | | **Ratio to Industry Average** | | | | | | | | | |
| | 50 | 1.23 | 1.09 | 1.26 | 1.00 | 1.00 | 1.63 | 1.17 | 0.60 | 1.03 | 0.58 |
| | 55 | 1.23 | 1.10 | 1.30 | 1.00 | 0.99 | 1.42 | 1.19 | 0.69 | 1.10 | 0.61 |
| | 60 | 1.16 | 1.12 | 1.30 | 1.00 | 0.92 | 1.38 | 1.20 | 0.77 | 1.00 | 0.73 |
| | 65 | 1.04 | 1.14 | 1.24 | 1.00 | 0.85 | 1.32 | 1.19 | 0.80 | 0.93 | 0.91 |
| | 70 | 0.90 | 1.15 | 1.20 | 1.00 | 0.78 | 1.32 | 1.22 | 0.87 | 0.87 | 0.94 |
| | 75 | 0.69 | 1.16 | 1.21 | 1.00 | 0.81 | 1.34 | 1.17 | 0.97 | 0.82 | 0.90 |

[1]Source: http://www.ltcfeds.com
[2]Source: http://www.aarpltc.metlife.com
[3]Source: http://www.insurance.ca.gov

# Attachment 8(a)

## CalPERS LTC Program
Competitive Premium Comparison

Facilities Only Plan, 90 Day Elimination Period
**Unlimited Benefit Period, Without Inflation**
$150 Maximum Daily Benefit

| | Issue Age | CalPERS Estimated Post-Increase 2004 & Prior Rates | CalPERS 2005 Rates | CalPERS 2006 Rates | Industry Average | FLTCIP[1] | AARP[2] | Bankers Life & Casualty[3] GR-N340 | Met Life[3] LTC-FAC-CA | New York Life[3] INH-5000(CA)(1001) | GE[3] 7032AZ |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Single Standard Rate Class | | **Annual Premiums** | | | | | | | | | |
| | 50 | 576 | 528 | $528 | 609 | 403 | 1,093 | 579 | 507 | 549 | 525 |
| | 55 | 748 | 696 | 696 | 803 | 572 | 1,211 | 771 | 731 | 828 | 705 |
| | 60 | 972 | 1,032 | 1,032 | 1,183 | 806 | 1,730 | 1,133 | 1,136 | 1,125 | 1,170 |
| | 65 | 1,356 | 1,632 | 1,632 | 1,856 | 1,202 | 2,563 | 1,784 | 1,845 | 1,656 | 2,085 |
| | 70 | 1,901 | 2,676 | 2,676 | 3,024 | 1,800 | 4,171 | 3,036 | 3,275 | 2,546 | 3,315 |
| | 75 | 2,587 | 4,632 | 4,632 | 5,223 | 3,294 | 7,115 | 5,133 | 6,207 | 4,191 | 5,400 |
| | | **Ratio to Industry Average** | | | | | | | | | |
| | 50 | 0.95 | 0.87 | 0.87 | 1.00 | 0.66 | 1.79 | 0.95 | 0.83 | 0.90 | 0.86 |
| | 55 | 0.93 | 0.87 | 0.87 | 1.00 | 0.71 | 1.51 | 0.96 | 0.91 | 1.03 | 0.88 |
| | 60 | 0.82 | 0.87 | 0.87 | 1.00 | 0.68 | 1.46 | 0.96 | 0.96 | 0.95 | 0.99 |
| | 65 | 0.73 | 0.88 | 0.88 | 1.00 | 0.65 | 1.38 | 0.96 | 0.99 | 0.89 | 1.12 |
| | 70 | 0.63 | 0.89 | 0.89 | 1.00 | 0.60 | 1.38 | 1.00 | 1.08 | 0.84 | 1.10 |
| | 75 | 0.50 | 0.89 | 0.89 | 1.00 | 0.63 | 1.36 | 0.98 | 1.19 | 0.80 | 1.03 |
| | Marital & Preferred Discount | 0% | 0% | 0% | | 0% | 30% | 10% | 30% | 24% | 35% |
| Married Preferred Rate Class | | **Annual Premiums** | | | | | | | | | |
| | 50 | 576 | $528 | $528 | 468 | 403 | 765 | 521 | 355 | 420 | 341 |
| | 55 | 748 | 696 | 696 | 620 | 572 | 848 | 694 | 511 | 633 | 458 |
| | 60 | 972 | 1,032 | 1,032 | 909 | 806 | 1,211 | 1,019 | 795 | 861 | 761 |
| | 65 | 1,356 | 1,632 | 1,632 | 1,419 | 1,202 | 1,794 | 1,605 | 1,292 | 1,267 | 1,355 |
| | 70 | 1,901 | 2,676 | 2,676 | 2,308 | 1,800 | 2,919 | 2,732 | 2,292 | 1,947 | 2,155 |
| | 75 | 2,587 | 4,632 | 4,632 | 3,993 | 3,294 | 4,981 | 4,620 | 4,345 | 3,206 | 3,510 |
| | | **Ratio to Industry Average** | | | | | | | | | |
| | 50 | 1.23 | 1.13 | 1.13 | 1.00 | 0.86 | 1.64 | 1.11 | 0.76 | 0.90 | 0.73 |
| | 55 | 1.21 | 1.12 | 1.12 | 1.00 | 0.92 | 1.37 | 1.12 | 0.83 | 1.02 | 0.74 |
| | 60 | 1.07 | 1.14 | 1.14 | 1.00 | 0.89 | 1.33 | 1.12 | 0.87 | 0.95 | 0.84 |
| | 65 | 0.96 | 1.15 | 1.15 | 1.00 | 0.85 | 1.26 | 1.13 | 0.91 | 0.89 | 0.95 |
| | 70 | 0.82 | 1.16 | 1.16 | 1.00 | 0.78 | 1.27 | 1.18 | 0.99 | 0.84 | 0.93 |
| | 75 | 0.65 | 1.16 | 1.16 | 1.00 | 0.83 | 1.25 | 1.16 | 1.09 | 0.80 | 0.88 |

[1]Source: http://www.ltcfeds.com
[2]Source: http://www.aarpltc.metlife.com
[3]Source: http://www.insurance.ca.gov

# Attachment 8(a)

## CalPERS LTC Program
Competitive Premium Comparison

Facilities Only Plan, 90 Day Elimination Period
**3 Year Benefit Period, Compound Inflation**
$150 Maximum Daily Benefit

| | Issue Age | CalPERS | CalPERS | CalPERS | Industry Average | FLTCIP[1] | AARP[2] | Bankers Life & Casualty[3] | Met Life[3] | New York Life[3] | GE[3] |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Estimated Post-Increase 2004 & Prior Rates | 2005 Rates | 2006 Rates | | | | GR-N340 | LTC-FAC-CA | INH-5000(CA)(1001) | 7032AZ |
| Single Standard Rate Class | | **Annual Premiums** | | | | | | | | | |
| | 50 | $1,296 | $900 | $1,044 | 953 | 763 | 1,483 | 1,062 | 710 | 1,008 | 690 |
| | 55 | 1,601 | 1,164 | 1,344 | 1,183 | 943 | 1,600 | 1,365 | 972 | 1,346 | 870 |
| | 60 | 1,960 | 1,524 | 1,764 | 1,561 | 1,163 | 1,998 | 1,820 | 1,388 | 1,632 | 1,365 |
| | 65 | 2,438 | 2,016 | 2,340 | 2,201 | 1,512 | 2,684 | 2,522 | 2,087 | 2,106 | 2,295 |
| | 70 | 3,053 | 2,664 | 3,096 | 3,219 | 2,002 | 4,045 | 3,687 | 3,372 | 2,834 | 3,375 |
| | 75 | 3,630 | 3,468 | 4,020 | 4,128 | 3,193 | 6,487 | 5,531 | 504 | 4,116 | 4,935 |
| | | **Ratio to Industry Average** | | | | | | | | | |
| | 50 | 1.36 | 0.94 | 1.10 | 1.00 | 0.80 | 1.56 | 1.11 | 0.74 | 1.06 | 0.72 |
| | 55 | 1.35 | 0.98 | 1.14 | 1.00 | 0.80 | 1.35 | 1.15 | 0.82 | 1.14 | 0.74 |
| | 60 | 1.26 | 0.98 | 1.13 | 1.00 | 0.75 | 1.28 | 1.17 | 0.89 | 1.05 | 0.87 |
| | 65 | 1.11 | 0.92 | 1.06 | 1.00 | 0.69 | 1.22 | 1.15 | 0.95 | 0.96 | 1.04 |
| | 70 | 0.95 | 0.83 | 0.96 | 1.00 | 0.62 | 1.26 | 1.15 | 1.05 | 0.88 | 1.05 |
| | 75 | 0.88 | 0.84 | 0.97 | 1.00 | 0.77 | 1.57 | 1.34 | 0.12 | 1.00 | 1.20 |
| | Marital & Preferred Discount | 0% | 0% | 0% | | 0% | 30% | 10% | 30% | 24% | 35% |
| Married Preferred Rate Class | | **Annual Premiums** | | | | | | | | | |
| | 50 | $1,296 | $900 | $1,044 | 746 | $763 | $1,038 | $956 | $497 | $771 | $449 |
| | 55 | 1,601 | 1,164 | 1,344 | 928 | 943 | 1,120 | 1,229 | 680 | 1,029 | 566 |
| | 60 | 1,960 | 1,524 | 1,764 | 1,218 | 1,163 | 1,399 | 1,638 | 971 | 1,248 | 887 |
| | 65 | 2,438 | 2,016 | 2,340 | 1,704 | 1,512 | 1,879 | 2,269 | 1,461 | 1,611 | 1,492 |
| | 70 | 3,053 | 2,664 | 3,096 | 2,479 | 2,002 | 2,831 | 3,318 | 2,360 | 2,168 | 2,194 |
| | 75 | 3,630 | 3,468 | 4,020 | 3,237 | 3,193 | 4,541 | 4,977 | 353 | 3,149 | 3,208 |
| | | **Ratio to Industry Average** | | | | | | | | | |
| | 50 | 1.74 | 1.21 | 1.40 | 1.00 | 1.02 | 1.39 | 1.28 | 0.67 | 1.03 | 0.60 |
| | 55 | 1.73 | 1.25 | 1.45 | 1.00 | 1.02 | 1.21 | 1.32 | 0.73 | 1.11 | 0.61 |
| | 60 | 1.61 | 1.25 | 1.45 | 1.00 | 0.95 | 1.15 | 1.34 | 0.80 | 1.03 | 0.73 |
| | 65 | 1.43 | 1.18 | 1.37 | 1.00 | 0.89 | 1.10 | 1.33 | 0.86 | 0.95 | 0.88 |
| | 70 | 1.23 | 1.07 | 1.25 | 1.00 | 0.81 | 1.14 | 1.34 | 0.95 | 0.87 | 0.88 |
| | 75 | 1.12 | 1.07 | 1.24 | 1.00 | 0.99 | 1.40 | 1.54 | 0.11 | 0.97 | 0.99 |

[1]Source: http://www.ltcfeds.com
[2]Source: http://www.aarpltc.metlife.com
[3]Source: http://www.insurance.ca.gov

# Attachment 8(a)

## CalPERS LTC Program
Competitive Premium Comparison

Facilities Only Plan, 90 Day Elimination Period
**3 Year Benefit Period, Without Inflation**
$150 Maximum Daily Benefit

| | Issue Age | CalPERS | CalPERS | CalPERS | Industry Average | FLTCIP[1] | AARP[2] | Bankers Life & Casualty[3] | Met Life[3] | New York Life[3] | GE[3] |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Estimated Post-Increase 2004 & Prior Rates | 2005 Rates | 2006 Rates | | | | GR-N340 | LTC-FAC-CA | INH-5000(CA)(1001) | 7032AZ |
| Single Standard Rate Class | | **Annual Premiums** | | | | | | | | | |
| | 50 | $468 | $324 | $324 | 360 | 256 | 569 | 387 | 314 | 323 | 315 |
| | 55 | 592 | 432 | 432 | 470 | 356 | 623 | 512 | 435 | 489 | 405 |
| | 60 | 778 | 600 | 600 | 693 | 500 | 887 | 752 | 657 | 669 | 690 |
| | 65 | 1,082 | 900 | 900 | 1,090 | 752 | 1,310 | 1,185 | 1,115 | 992 | 1,185 |
| | 70 | 1,498 | 1,308 | 1,308 | 1,793 | 1,138 | 2,151 | 2,007 | 2,052 | 1,538 | 1,875 |
| | 75 | 2,046 | 1,956 | 1,956 | 3,061 | 2,070 | 3,740 | 3,441 | 3,503 | 2,535 | 3,075 |
| | | **Ratio to Industry Average** | | | | | | | | | |
| | 50 | 1.30 | 0.90 | 0.90 | 1.00 | 0.71 | 1.58 | 1.07 | 0.87 | 0.89 | 0.87 |
| | 55 | 1.26 | 0.92 | 0.92 | 1.00 | 0.76 | 1.33 | 1.09 | 0.93 | 1.04 | 0.86 |
| | 60 | 1.12 | 0.87 | 0.87 | 1.00 | 0.72 | 1.28 | 1.09 | 0.95 | 0.97 | 1.00 |
| | 65 | 0.99 | 0.83 | 0.83 | 1.00 | 0.69 | 1.20 | 1.09 | 1.02 | 0.91 | 1.09 |
| | 70 | 0.84 | 0.73 | 0.73 | 1.00 | 0.63 | 1.20 | 1.12 | 1.14 | 0.86 | 1.05 |
| | 75 | 0.67 | 0.64 | 0.64 | 1.00 | 0.68 | 1.22 | 1.12 | 1.14 | 0.83 | 1.00 |
| | Marital & Preferred Discount | 0% | 0% | 0% | | 0% | 30% | 10% | 30% | 24% | 35% |
| Married Preferred Rate Class | | **Annual Premiums** | | | | | | | | | |
| | 50 | $468 | $324 | $324 | 279 | $256 | $398 | $348 | $219 | $247 | $205 |
| | 55 | 592 | 432 | 432 | 366 | 356 | 436 | 460 | 305 | 374 | 263 |
| | 60 | 778 | 600 | 600 | 536 | 500 | 621 | 676 | 460 | 512 | 449 |
| | 65 | 1,082 | 900 | 900 | 841 | 752 | 917 | 1,067 | 780 | 758 | 770 |
| | 70 | 1,498 | 1,308 | 1,308 | 1,380 | 1,138 | 1,506 | 1,806 | 1,436 | 1,176 | 1,219 |
| | 75 | 2,046 | 1,956 | 1,956 | 2,362 | 2,070 | 2,618 | 3,097 | 2,452 | 1,939 | 1,999 |
| | | **Ratio to Industry Average** | | | | | | | | | |
| | 50 | 1.68 | 1.16 | 1.16 | 1.00 | 0.92 | 1.43 | 1.25 | 0.79 | 0.88 | 0.73 |
| | 55 | 1.62 | 1.18 | 1.18 | 1.00 | 0.97 | 1.19 | 1.26 | 0.83 | 1.02 | 0.72 |
| | 60 | 1.45 | 1.12 | 1.12 | 1.00 | 0.93 | 1.16 | 1.26 | 0.86 | 0.95 | 0.84 |
| | 65 | 1.29 | 1.07 | 1.07 | 1.00 | 0.89 | 1.09 | 1.27 | 0.93 | 0.90 | 0.92 |
| | 70 | 1.09 | 0.95 | 0.95 | 1.00 | 0.82 | 1.09 | 1.31 | 1.04 | 0.85 | 0.88 |
| | 75 | 0.87 | 0.83 | 0.83 | 1.00 | 0.88 | 1.11 | 1.31 | 1.04 | 0.82 | 0.85 |

[1]Source: http://www.ltcfeds.com
[2]Source: http://www.aarpltc.metlife.com
[3]Source: http://www.insurance.ca.gov

# Attachment 8(a)

## CalPERS LTC Program
Competitive Premium Comparison

Partnership Plan, 30 Day Elimination Period
**2 Year Benefit Period, Compound Inflation**
$150 Maximum Daily Benefit
***Industry Premiums = 3 Year Benefit Period***

| | Issue Age | CalPERS Estimated Post-Increase 2004 & Prior Rates | CalPERS 2005 Rates | CalPERS 2006 Rates | Industry Average | Bankers Life & Casualty[3] GR-N190 | John Hancock[3] CAP-02 | New York Life[3] 21156(0102) | GE[3] 7037C |
|---|---|---|---|---|---|---|---|---|---|
| Single Standard Rate Class | | **Annual Premiums** | | | | | | | |
| | 50 | $1,530 | $1,068 | $1,260 | 1,905 | 1,703 | 2,178 | 2,058 | 1,680 |
| | 55 | 1,879 | 1,356 | 1,596 | 2,368 | 2,144 | 2,646 | 2,718 | 1,965 |
| | 60 | 2,252 | 1,752 | 2,052 | 2,954 | 2,802 | 3,096 | 3,291 | 2,625 |
| | 65 | 2,819 | 2,328 | 2,724 | 3,870 | 3,758 | 3,924 | 4,229 | 3,570 |
| | 70 | 3,643 | 3,192 | 3,732 | 5,361 | 5,298 | 5,166 | 5,640 | 5,340 |
| | 75 | 4,607 | 4,392 | 5,148 | 8,116 | 7,568 | 8,226 | 8,436 | 8,235 |
| | | **Ratio to Industry Average** | | | | | | | |
| | 50 | 0.80 | 0.56 | 0.66 | 1.00 | 0.89 | 1.14 | 1.08 | 0.88 |
| | 55 | 0.79 | 0.57 | 0.67 | 1.00 | 0.91 | 1.12 | 1.15 | 0.83 |
| | 60 | 0.76 | 0.59 | 0.69 | 1.00 | 0.95 | 1.05 | 1.11 | 0.89 |
| | 65 | 0.73 | 0.60 | 0.70 | 1.00 | 0.97 | 1.01 | 1.09 | 0.92 |
| | 70 | 0.68 | 0.60 | 0.70 | 1.00 | 0.99 | 0.96 | 1.05 | 1.00 |
| | 75 | 0.57 | 0.54 | 0.63 | 1.00 | 0.93 | 1.01 | 1.04 | 1.01 |
| | Marital & Preferred Discount | 0% | 0% | 0% | | 10% | 35% | 24% | 35% |
| Married Preferred Rate Class | | **Annual Premiums** | | | | | | | |
| | 50 | $1,530 | $1,068 | $1,260 | 1,404 | $1,532 | $1,416 | $1,574 | $1,092 |
| | 55 | 1,879 | 1,356 | 1,596 | 1,751 | 1,929 | 1,720 | 2,079 | 1,277 |
| | 60 | 2,252 | 1,752 | 2,052 | 2,190 | 2,522 | 2,012 | 2,518 | 1,706 |
| | 65 | 2,819 | 2,328 | 2,724 | 2,872 | 3,382 | 2,551 | 3,235 | 2,321 |
| | 70 | 3,643 | 3,192 | 3,732 | 3,978 | 4,768 | 3,358 | 4,315 | 3,471 |
| | 75 | 4,607 | 4,392 | 5,148 | 5,991 | 6,811 | 5,347 | 6,454 | 5,353 |
| | | **Ratio to Industry Average** | | | | | | | |
| | 50 | 1.09 | 0.76 | 0.90 | 1.00 | 1.09 | 1.01 | 1.12 | 0.78 |
| | 55 | 1.07 | 0.77 | 0.91 | 1.00 | 1.10 | 0.98 | 1.19 | 0.73 |
| | 60 | 1.03 | 0.80 | 0.94 | 1.00 | 1.15 | 0.92 | 1.15 | 0.78 |
| | 65 | 0.98 | 0.81 | 0.95 | 1.00 | 1.18 | 0.89 | 1.13 | 0.81 |
| | 70 | 0.92 | 0.80 | 0.94 | 1.00 | 1.20 | 0.84 | 1.08 | 0.87 |
| | 75 | 0.77 | 0.73 | 0.86 | 1.00 | 1.14 | 0.89 | 1.08 | 0.89 |

[1]Source: http://www.ltcfeds.com
[2]Source: http://www.aarpltc.metlife.com
[3]Source: http://www.insurance.ca.gov

# Attachment 8(b)

## CalPERS LTC Program
Competitive Premium Comparison

Comprehensive Plan, 90 Day Elimination Period
**Unlimited Benefit Period, Compound Inflation**
$150 Maximum Daily Benefit

| | Issue Age | CalPERS | CalPERS | CalPERS | Industry Average | FLTCIP[1] | AARP[2] | State Farm[3] | Bankers Life & Casualty[3] | UNUM[3] | Met Life[3] | John Hancock[3] | New York Life[3] | North-western[3] | Mutual of Omaha[3] | GE[3] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Estimated Post-Increase 2004 & Prior Rates | 2005 Rates | 2006 Rates | | | | 97058CA.1 | GR-N350 | LTC99PQ3 | LTC-IDEAL-CA | LTC-02 CA | ILTC-5000(CA)(1001) | RS.LTC.(1101) | LCAQ-20321 | 7035AX |
| Single Standard Rate Class | | Annual Premiums | | | | | | | | | | | | | | |
| | 50 | $2,358 | $2,436 | $2,544 | 2,838 | 1,876 | 3,510 | 2,139 | 2,874 | 2,528 | 2,325 | 2,895 | 2,933 | 4,773 | 2,925 | 2,445 |
| | 55 | 3,060 | 2,856 | 2,976 | 3,322 | 2,286 | 3,800 | 2,573 | 3,563 | 2,705 | 2,793 | 3,495 | 3,825 | 5,076 | 3,503 | 2,925 |
| | 60 | 3,629 | 3,516 | 3,660 | 4,045 | 2,779 | 4,876 | 3,369 | 4,554 | 3,272 | 3,546 | 4,020 | 4,578 | 5,652 | 3,950 | 3,900 |
| | 65 | 4,430 | 4,584 | 4,776 | 5,226 | 3,506 | 6,433 | 4,536 | 5,991 | 4,415 | 4,914 | 5,235 | 5,805 | 6,548 | 4,598 | 5,505 |
| | 70 | 5,501 | 6,504 | 6,768 | 7,343 | 4,550 | 9,247 | 6,965 | 8,310 | 6,308 | 7,371 | 7,170 | 7,670 | 8,843 | 6,291 | 8,055 |
| | 75 | 6,917 | 9,912 | 10,332 | 11,161 | 7,261 | 14,306 | 10,569 | 11,495 | 9,252 | 11,990 | 11,205 | 11,546 | 12,506 | 10,323 | 12,315 |
| | | Ratio to Industry Average | | | | | | | | | | | | | | |
| | 50 | 0.83 | 0.86 | 0.90 | 1.00 | 0.66 | 1.24 | 0.75 | 1.01 | 0.89 | 0.82 | 1.02 | 1.03 | 1.68 | 1.03 | 0.86 |
| | 55 | 0.92 | 0.86 | 0.90 | 1.00 | 0.69 | 1.14 | 0.77 | 1.07 | 0.81 | 0.84 | 1.05 | 1.15 | 1.53 | 1.05 | 0.88 |
| | 60 | 0.90 | 0.87 | 0.90 | 1.00 | 0.69 | 1.21 | 0.83 | 1.13 | 0.81 | 0.88 | 0.99 | 1.13 | 1.40 | 0.98 | 0.96 |
| | 65 | 0.85 | 0.88 | 0.91 | 1.00 | 0.67 | 1.23 | 0.87 | 1.15 | 0.84 | 0.94 | 1.00 | 1.11 | 1.25 | 0.88 | 1.05 |
| | 70 | 0.75 | 0.89 | 0.92 | 1.00 | 0.62 | 1.26 | 0.95 | 1.13 | 0.86 | 1.00 | 0.98 | 1.04 | 1.20 | 0.86 | 1.10 |
| | 75 | 0.62 | 0.89 | 0.93 | 1.00 | 0.65 | 1.28 | 0.95 | 1.03 | 0.83 | 1.07 | 1.00 | 1.03 | 1.12 | 0.92 | 1.10 |
| | Marital & Preferred Discount | 0% | 0% | 0% | | 0% | 30% | 28% | 10% | 30% | 30% | 35% | 24% | 15% | 40% | 35% |
| Married Preferred Rate Class | | Annual Premiums | | | | | | | | | | | | | | |
| | 50 | $2,358 | $2,436 | $2,544 | 2,126 | 1,876 | 2,457 | 1,540 | 2,587 | 1,769 | 1,628 | 1,882 | 2,243 | 4,057 | 1,755 | 1,589 |
| | 55 | 3,060 | 2,856 | 2,976 | 2,488 | 2,286 | 2,660 | 1,852 | 3,206 | 1,893 | 1,955 | 2,272 | 2,926 | 4,315 | 2,102 | 1,901 |
| | 60 | 3,629 | 3,516 | 3,660 | 3,028 | 2,779 | 3,413 | 2,426 | 4,099 | 2,290 | 2,482 | 2,613 | 3,502 | 4,804 | 2,370 | 2,535 |
| | 65 | 4,430 | 4,584 | 4,776 | 3,904 | 3,506 | 4,503 | 3,266 | 5,392 | 3,090 | 3,440 | 3,403 | 4,441 | 5,565 | 2,759 | 3,578 |
| | 70 | 5,501 | 6,504 | 6,768 | 5,468 | 4,550 | 6,473 | 5,014 | 7,479 | 4,415 | 5,160 | 4,661 | 5,867 | 7,516 | 3,775 | 5,236 |
| | 75 | 6,917 | 9,912 | 10,332 | 8,277 | 7,261 | 10,014 | 7,610 | 10,345 | 6,476 | 8,393 | 7,283 | 8,832 | 10,630 | 6,194 | 8,005 |
| | | Ratio to Industry Average | | | | | | | | | | | | | | |
| | 50 | 1.11 | 1.15 | 1.20 | 1.00 | 0.88 | 1.16 | 0.72 | 1.22 | 0.83 | 0.77 | 0.89 | 1.06 | 1.91 | 0.83 | 0.75 |
| | 55 | 1.23 | 1.15 | 1.20 | 1.00 | 0.92 | 1.07 | 0.74 | 1.29 | 0.76 | 0.79 | 0.91 | 1.18 | 1.73 | 0.84 | 0.76 |
| | 60 | 1.20 | 1.16 | 1.21 | 1.00 | 0.92 | 1.13 | 0.80 | 1.35 | 0.76 | 0.82 | 0.86 | 1.16 | 1.59 | 0.78 | 0.84 |
| | 65 | 1.13 | 1.17 | 1.22 | 1.00 | 0.90 | 1.15 | 0.84 | 1.38 | 0.79 | 0.88 | 0.87 | 1.14 | 1.43 | 0.71 | 0.92 |
| | 70 | 1.01 | 1.19 | 1.24 | 1.00 | 0.83 | 1.18 | 0.92 | 1.37 | 0.81 | 0.94 | 0.85 | 1.07 | 1.37 | 0.69 | 0.96 |
| | 75 | 0.84 | 1.20 | 1.25 | 1.00 | 0.88 | 1.21 | 0.92 | 1.25 | 0.78 | 1.01 | 0.88 | 1.07 | 1.28 | 0.75 | 0.97 |

[1]Source: http://www.ltcfeds.com
[2]Source: http://www.aarpltc.metlife.com
[3]Source: http://www.insurance.ca.gov

# Attachment 8(b)

## CalPERS LTC Program
Competitive Premium Comparison

Comprehensive Plan, 90 Day Elimination Period
**Unlimited Benefit Period, Without Inflation**
$150 Maximum Daily Benefit

| | Issue Age | CalPERS Estimated Post-Increase 2004 & Prior Rates | CalPERS 2005 Rates | CalPERS 2006 Rates | Industry Average | FLTCIP[1] | AARP[2] | State Farm[3] 97058CA.1 | Bankers Life & Casualty[3] GR-N350 | UNUM[3] LTC99PQ3 | Met Life[3] LTC-IDEAL-CA | John Hancock[3] LTC-02 CA | New York Life[3] ILTC-5000(CA)(1001) | North-western[3] RS.LTC.(1101) | Mutual of Omaha[3] LCAQ-20321 | GE[3] 7035AX |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Single Standard Rate Class | | **Annual Premiums** | | | | | | | | | | | | | | |
| | 50 | $792 | $900 | $900 | 1,032 | 587 | 1,445 | 936 | 1,028 | 1,016 | 1,029 | 1,050 | 884 | 1,214 | 947 | 1,215 |
| | 55 | 1,098 | 1,140 | 1,140 | 1,310 | 817 | 1,602 | 1,226 | 1,355 | 1,218 | 1,251 | 1,260 | 1,310 | 1,506 | 1,385 | 1,485 |
| | 60 | 1,462 | 1,584 | 1,584 | 1,808 | 1,130 | 2,286 | 1,748 | 1,910 | 1,686 | 1,679 | 1,770 | 1,782 | 1,995 | 1,863 | 2,040 |
| | 65 | 2,137 | 2,316 | 2,316 | 2,625 | 1,624 | 3,386 | 2,520 | 2,831 | 2,537 | 2,625 | 2,505 | 2,601 | 2,729 | 2,540 | 2,985 |
| | 70 | 3,182 | 3,732 | 3,732 | 4,210 | 2,408 | 5,510 | 4,325 | 4,487 | 4,043 | 4,485 | 4,185 | 3,924 | 4,331 | 3,768 | 4,845 |
| | 75 | 4,620 | 6,288 | 6,288 | 7,082 | 4,385 | 9,403 | 7,230 | 6,999 | 6,609 | 8,147 | 6,915 | 6,776 | 7,100 | 6,372 | 7,965 |
| | | **Ratio to Industry Average** | | | | | | | | | | | | | | |
| | 50 | 0.77 | 0.87 | 0.87 | 1.00 | 0.57 | 1.40 | 0.91 | 1.00 | 0.98 | 1.00 | 1.02 | 0.86 | 1.18 | 0.92 | 1.18 |
| | 55 | 0.84 | 0.87 | 0.87 | 1.00 | 0.62 | 1.22 | 0.94 | 1.03 | 0.93 | 0.95 | 0.96 | 1.00 | 1.15 | 1.06 | 1.13 |
| | 60 | 0.81 | 0.88 | 0.88 | 1.00 | 0.63 | 1.26 | 0.97 | 1.06 | 0.93 | 0.93 | 0.98 | 0.99 | 1.10 | 1.03 | 1.13 |
| | 65 | 0.81 | 0.88 | 0.88 | 1.00 | 0.62 | 1.29 | 0.96 | 1.08 | 0.97 | 1.00 | 0.95 | 0.99 | 1.04 | 0.97 | 1.14 |
| | 70 | 0.76 | 0.89 | 0.89 | 1.00 | 0.57 | 1.31 | 1.03 | 1.07 | 0.96 | 1.07 | 0.99 | 0.93 | 1.03 | 0.90 | 1.15 |
| | 75 | 0.65 | 0.89 | 0.89 | 1.00 | 0.62 | 1.33 | 1.02 | 0.99 | 0.93 | 1.15 | 0.98 | 0.96 | 1.00 | 0.90 | 1.12 |
| | Marital & Preferred Discount | 0% | 0% | 0% | | 0% | 30% | 28% | 10% | 30% | 30% | 35% | 24% | 15% | 40% | 35% |
| Married Preferred Rate Class | | **Annual Premiums** | | | | | | | | | | | | | | |
| | 50 | $792 | $900 | $900 | 761 | 587 | 1,012 | 674 | 925 | 711 | 720 | 683 | 676 | 1,031 | 568 | 790 |
| | 55 | 1,098 | 1,140 | 1,140 | 970 | 817 | 1,121 | 882 | 1,219 | 853 | 876 | 819 | 1,002 | 1,280 | 831 | 965 |
| | 60 | 1,462 | 1,584 | 1,584 | 1,338 | 1,130 | 1,600 | 1,258 | 1,719 | 1,180 | 1,175 | 1,151 | 1,363 | 1,696 | 1,118 | 1,326 |
| | 65 | 2,137 | 2,316 | 2,316 | 1,943 | 1,624 | 2,370 | 1,814 | 2,547 | 1,776 | 1,838 | 1,628 | 1,990 | 2,319 | 1,524 | 1,940 |
| | 70 | 3,182 | 3,732 | 3,732 | 3,109 | 2,408 | 3,857 | 3,114 | 4,038 | 2,830 | 3,140 | 2,720 | 3,002 | 3,681 | 2,261 | 3,149 |
| | 75 | 4,620 | 6,288 | 6,288 | 5,229 | 4,385 | 6,582 | 5,206 | 6,299 | 4,626 | 5,703 | 4,495 | 5,183 | 6,035 | 3,823 | 5,177 |
| | | **Ratio to Industry Average** | | | | | | | | | | | | | | |
| | 50 | 1.04 | 1.18 | 1.18 | 1.00 | 0.77 | 1.33 | 0.89 | 1.21 | 0.93 | 0.95 | 0.90 | 0.89 | 1.35 | 0.75 | 1.04 |
| | 55 | 1.13 | 1.18 | 1.18 | 1.00 | 0.84 | 1.16 | 0.91 | 1.26 | 0.88 | 0.90 | 0.84 | 1.03 | 1.32 | 0.86 | 1.00 |
| | 60 | 1.09 | 1.18 | 1.18 | 1.00 | 0.84 | 1.20 | 0.94 | 1.28 | 0.88 | 0.88 | 0.86 | 1.02 | 1.27 | 0.84 | 0.99 |
| | 65 | 1.10 | 1.19 | 1.19 | 1.00 | 0.84 | 1.22 | 0.93 | 1.31 | 0.91 | 0.95 | 0.84 | 1.02 | 1.19 | 0.78 | 1.00 |
| | 70 | 1.02 | 1.20 | 1.20 | 1.00 | 0.77 | 1.24 | 1.00 | 1.30 | 0.91 | 1.01 | 0.87 | 0.97 | 1.18 | 0.73 | 1.01 |
| | 75 | 0.88 | 1.20 | 1.20 | 1.00 | 0.84 | 1.26 | 1.00 | 1.20 | 0.88 | 1.09 | 0.86 | 0.99 | 1.15 | 0.73 | 0.99 |

[1]Source: http://www.ltcfeds.com
[2]Source: http://www.aarpltc.metlife.com
[3]Source: http://www.insurance.ca.gov

# Attachment 8(b)

## CalPERS LTC Program
Competitive Premium Comparison

Comprehensive Plan, 90 Day Elimination Period
**3 Year Benefit Period, Compound Inflation**
$150 Maximum Daily Benefit

| | Issue Age | CalPERS | CalPERS | CalPERS | Industry Average | FLTCIP[1] | AARP[2] | State Farm[3] | Bankers Life & Casualty[3] | UNUM[3] | Met Life[3] | John Hancock[3] | New York Life[3] | North-western[3] | Mutual of Omaha[3] | GE[3] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Estimated Post-Increase 2004 & Prior Rates | 2005 Rates | 2006 Rates | | | | 97058CA.1 | GR-N350 | LTC99PQ3 | LTC-IDEAL-CA | LTC-02 CA | ILTC-5000(CA)(1001) | RS.LTC.(1101) | LCAQ-20321 | 7035AX |
| Single Standard Rate Class | | **Annual Premiums** | | | | | | | | | | | | | | |
| | 50 | $1,710 | $1,200 | $1,392 | 1,662 | 1,120 | 1,741 | 1,377 | 1,530 | 1,323 | 1,418 | 1,815 | 1,625 | 3,057 | 1,752 | 1,530 |
| | 55 | 2,160 | 1,512 | 1,752 | 1,959 | 1,368 | 1,877 | 1,617 | 1,928 | 1,448 | 1,704 | 2,205 | 2,141 | 3,264 | 2,223 | 1,770 |
| | 60 | 2,520 | 1,884 | 2,184 | 2,400 | 1,678 | 2,344 | 2,022 | 2,519 | 1,806 | 2,163 | 2,580 | 2,591 | 3,686 | 2,672 | 2,340 |
| | 65 | 3,042 | 2,460 | 2,844 | 3,102 | 2,131 | 3,150 | 2,610 | 3,377 | 2,537 | 2,997 | 3,270 | 3,323 | 4,311 | 3,219 | 3,195 |
| | 70 | 3,816 | 3,348 | 3,876 | 4,396 | 2,779 | 4,747 | 4,038 | 4,761 | 3,665 | 4,497 | 4,305 | 4,421 | 5,876 | 4,482 | 4,785 |
| | 75 | 4,831 | 4,608 | 5,340 | 6,774 | 4,410 | 7,616 | 6,174 | 6,803 | 5,442 | 7,313 | 6,855 | 6,666 | 8,387 | 7,442 | 7,410 |
| | | **Ratio to Industry Average** | | | | | | | | | | | | | | |
| | 50 | 1.03 | 0.72 | 0.84 | 1.00 | 0.67 | 1.05 | 0.83 | 0.92 | 0.80 | 0.85 | 1.09 | 0.98 | 1.84 | 1.05 | 0.92 |
| | 55 | 1.10 | 0.77 | 0.89 | 1.00 | 0.70 | 0.96 | 0.83 | 0.98 | 0.74 | 0.87 | 1.13 | 1.09 | 1.67 | 1.14 | 0.90 |
| | 60 | 1.05 | 0.79 | 0.91 | 1.00 | 0.70 | 0.98 | 0.84 | 1.05 | 0.75 | 0.90 | 1.08 | 1.08 | 1.54 | 1.11 | 0.98 |
| | 65 | 0.98 | 0.79 | 0.92 | 1.00 | 0.69 | 1.02 | 0.84 | 1.09 | 0.82 | 0.97 | 1.05 | 1.07 | 1.39 | 1.04 | 1.03 |
| | 70 | 0.87 | 0.76 | 0.88 | 1.00 | 0.63 | 1.08 | 0.92 | 1.08 | 0.83 | 1.02 | 0.98 | 1.01 | 1.34 | 1.02 | 1.09 |
| | 75 | 0.71 | 0.68 | 0.79 | 1.00 | 0.65 | 1.12 | 0.91 | 1.00 | 0.80 | 1.08 | 1.01 | 0.98 | 1.24 | 1.10 | 1.09 |
| | Marital & Preferred Discount | 0% | 0% | 0% | | 0% | 30% | 28% | 10% | 30% | 30% | 35% | 24% | 15% | 40% | 35% |
| Married Preferred Rate Class | | **Annual Premiums** | | | | | | | | | | | | | | |
| | 50 | $1,710 | $1,200 | $1,392 | $1,245 | $1,120 | $1,218 | $991 | $1,377 | $926 | $992 | $1,180 | $1,243 | $2,598 | $1,051 | $995 |
| | 55 | 2,160 | 1,512 | 1,752 | 1,465 | 1,368 | 1,314 | 1,164 | 1,735 | 1,013 | 1,193 | 1,433 | 1,637 | 2,774 | 1,334 | 1,151 |
| | 60 | 2,520 | 1,884 | 2,184 | 1,794 | 1,678 | 1,641 | 1,456 | 2,267 | 1,264 | 1,514 | 1,677 | 1,982 | 3,133 | 1,603 | 1,521 |
| | 65 | 3,042 | 2,460 | 2,844 | 2,315 | 2,131 | 2,205 | 1,879 | 3,039 | 1,776 | 2,098 | 2,126 | 2,542 | 3,664 | 1,931 | 2,077 |
| | 70 | 3,816 | 3,348 | 3,876 | 3,271 | 2,779 | 3,323 | 2,907 | 4,285 | 2,565 | 3,148 | 2,798 | 3,382 | 4,994 | 2,689 | 3,110 |
| | 75 | 4,831 | 4,608 | 5,340 | 5,018 | 4,410 | 5,331 | 4,445 | 6,122 | 3,809 | 5,119 | 4,456 | 5,099 | 7,129 | 4,465 | 4,817 |
| | | **Ratio to Industry Average** | | | | | | | | | | | | | | |
| | 50 | 1.37 | 0.96 | 1.12 | 1.00 | 0.90 | 0.98 | 0.80 | 1.11 | 0.74 | 0.80 | 0.95 | 1.00 | 2.09 | 0.84 | 0.80 |
| | 55 | 1.47 | 1.03 | 1.20 | 1.00 | 0.93 | 0.90 | 0.79 | 1.18 | 0.69 | 0.81 | 0.98 | 1.12 | 1.89 | 0.91 | 0.79 |
| | 60 | 1.40 | 1.05 | 1.22 | 1.00 | 0.94 | 0.91 | 0.81 | 1.26 | 0.70 | 0.84 | 0.93 | 1.10 | 1.75 | 0.89 | 0.85 |
| | 65 | 1.31 | 1.06 | 1.23 | 1.00 | 0.92 | 0.95 | 0.81 | 1.31 | 0.77 | 0.91 | 0.92 | 1.10 | 1.58 | 0.83 | 0.90 |
| | 70 | 1.17 | 1.02 | 1.18 | 1.00 | 0.85 | 1.02 | 0.89 | 1.31 | 0.78 | 0.96 | 0.86 | 1.03 | 1.53 | 0.82 | 0.95 |
| | 75 | 0.96 | 0.92 | 1.06 | 1.00 | 0.88 | 1.06 | 0.89 | 1.22 | 0.76 | 1.02 | 0.89 | 1.02 | 1.42 | 0.89 | 0.96 |

[1]Source: http://www.ltcfeds.com
[2]Source: http://www.aarpltc.metlife.com
[3]Source: http://www.insurance.ca.gov

# Attachment 8(b)

## CalPERS LTC Program
Competitive Premium Comparison

Comprehensive Plan, 90 Day Elimination Period
**3 Year Benefit Period, Without Inflation**
$150 Maximum Daily Benefit

| | Issue Age | CalPERS | CalPERS | CalPERS | Industry Average | FLTCIP[1] | AARP[2] | State Farm[3] | Bankers Life & Casualty[3] | UNUM[3] | Met Life[3] | John Hancock[3] | New York Life[3] | North-western[3] | Mutual of Omaha[3] | GE[3] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Estimated Post-Increase 2004 & Prior Rates | 2005 Rates | 2006 Rates | | | | 97058CA.1 | GR-N350 | LTC99PQ3 | LTC-IDEAL-CA | LTC-02 CA | ILTC-5000(CA)(1001) | RS.LTC.(1101) | LCAQ-20321 | 7035AX |
| Single Standard Rate Class | | Annual Premiums | | | | | | | | | | | | | | |
| | 50 | $648 | $456 | $456 | 618 | 385 | 794 | 560 | 582 | 531 | 627 | 660 | 507 | 836 | 567 | 750 |
| | 55 | 864 | 600 | 600 | 786 | 533 | 866 | 710 | 771 | 638 | 764 | 825 | 761 | 1,029 | 879 | 870 |
| | 60 | 1,092 | 816 | 816 | 1,096 | 731 | 1,237 | 998 | 1,101 | 932 | 1,025 | 1,110 | 1,047 | 1,359 | 1,260 | 1,260 |
| | 65 | 1,529 | 1,236 | 1,236 | 1,600 | 1,058 | 1,823 | 1,422 | 1,659 | 1,458 | 1,602 | 1,575 | 1,550 | 1,857 | 1,779 | 1,815 |
| | 70 | 2,203 | 1,932 | 1,932 | 2,579 | 1,562 | 2,995 | 2,523 | 2,673 | 2,349 | 2,736 | 2,610 | 2,367 | 2,949 | 2,684 | 2,925 |
| | 75 | 3,155 | 3,012 | 3,012 | 4,371 | 2,822 | 5,206 | 4,106 | 4,293 | 3,887 | 4,970 | 4,365 | 4,095 | 4,860 | 4,593 | 4,890 |
| | | Ratio to Industry Average | | | | | | | | | | | | | | |
| | 50 | 1.05 | 0.74 | 0.74 | 1.00 | 0.62 | 1.28 | 0.91 | 0.94 | 0.86 | 1.01 | 1.07 | 0.82 | 1.35 | 0.92 | 1.21 |
| | 55 | 1.10 | 0.76 | 0.76 | 1.00 | 0.68 | 1.10 | 0.90 | 0.98 | 0.81 | 0.97 | 1.05 | 0.97 | 1.31 | 1.12 | 1.11 |
| | 60 | 1.00 | 0.74 | 0.74 | 1.00 | 0.67 | 1.13 | 0.91 | 1.00 | 0.85 | 0.93 | 1.01 | 0.96 | 1.24 | 1.15 | 1.15 |
| | 65 | 0.96 | 0.77 | 0.77 | 1.00 | 0.66 | 1.14 | 0.89 | 1.04 | 0.91 | 1.00 | 0.98 | 0.97 | 1.16 | 1.11 | 1.13 |
| | 70 | 0.85 | 0.75 | 0.75 | 1.00 | 0.61 | 1.16 | 0.98 | 1.04 | 0.91 | 1.06 | 1.01 | 0.92 | 1.14 | 1.04 | 1.13 |
| | 75 | 0.72 | 0.69 | 0.69 | 1.00 | 0.65 | 1.19 | 0.94 | 0.98 | 0.89 | 1.14 | 1.00 | 0.94 | 1.11 | 1.05 | 1.12 |
| | Marital & Preferred Discount | 0% | 0% | 0% | | 0% | 30% | 28% | 10% | 30% | 30% | 35% | 24% | 15% | 40% | 35% |
| Married Preferred Rate Class | | Annual Premiums | | | | | | | | | | | | | | |
| | 50 | $648 | $456 | $456 | 458 | 385 | 556 | 403 | 524 | 372 | 439 | 429 | 388 | 710 | 340 | 488 |
| | 55 | 864 | 600 | 600 | 583 | 533 | 606 | 511 | 694 | 446 | 534 | 536 | 582 | 875 | 527 | 566 |
| | 60 | 1,092 | 816 | 816 | 812 | 731 | 866 | 718 | 991 | 652 | 717 | 722 | 801 | 1,155 | 756 | 819 |
| | 65 | 1,529 | 1,236 | 1,236 | 1,184 | 1,058 | 1,276 | 1,024 | 1,493 | 1,021 | 1,121 | 1,024 | 1,185 | 1,578 | 1,067 | 1,180 |
| | 70 | 2,203 | 1,932 | 1,932 | 1,906 | 1,562 | 2,097 | 1,817 | 2,406 | 1,644 | 1,915 | 1,697 | 1,811 | 2,507 | 1,610 | 1,901 |
| | 75 | 3,155 | 3,012 | 3,012 | 3,229 | 2,822 | 3,644 | 2,956 | 3,864 | 2,721 | 3,479 | 2,837 | 3,133 | 4,131 | 2,756 | 3,179 |
| | | Ratio to Industry Average | | | | | | | | | | | | | | |
| | 50 | 1.42 | 1.00 | 1.00 | 1.00 | 0.84 | 1.21 | 0.88 | 1.14 | 0.81 | 0.96 | 0.94 | 0.85 | 1.55 | 0.74 | 1.07 |
| | 55 | 1.48 | 1.03 | 1.03 | 1.00 | 0.91 | 1.04 | 0.88 | 1.19 | 0.77 | 0.92 | 0.92 | 1.00 | 1.50 | 0.91 | 0.97 |
| | 60 | 1.35 | 1.01 | 1.01 | 1.00 | 0.90 | 1.07 | 0.88 | 1.22 | 0.80 | 0.88 | 0.89 | 0.99 | 1.42 | 0.93 | 1.01 |
| | 65 | 1.29 | 1.04 | 1.04 | 1.00 | 0.89 | 1.08 | 0.86 | 1.26 | 0.86 | 0.95 | 0.86 | 1.00 | 1.33 | 0.90 | 1.00 |
| | 70 | 1.16 | 1.01 | 1.01 | 1.00 | 0.82 | 1.10 | 0.95 | 1.26 | 0.86 | 1.00 | 0.89 | 0.95 | 1.32 | 0.84 | 1.00 |
| | 75 | 0.98 | 0.93 | 0.93 | 1.00 | 0.87 | 1.13 | 0.92 | 1.20 | 0.84 | 1.08 | 0.88 | 0.97 | 1.28 | 0.85 | 0.98 |

[1]Source: http://www.ltcfeds.com
[2]Source: http://www.aarpltc.metlife.com
[3]Source: http://www.insurance.ca.gov

# Attachment 8(b)

## CalPERS LTC Program
Competitive Premium Comparison

Facilities Only Plan, 90 Day Elimination Period
**Unlimited Benefit Period, Compound Inflation**
$150 Maximum Daily Benefit

| | Issue Age | CalPERS | CalPERS | CalPERS | Industry Average | FLTCIP[1] | AARP[2] | Bankers Life & Casualty[3] | Met Life[3] | New York Life[3] | GE[3] |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Estimated Post-Increase 2004 & Prior Rates | 2005 Rates | 2006 Rates | | | | GR-N340 | LTC-FAC-CA | INH-5000(CA)(1001) | 7032AZ |
| Single Standard Rate Class | | Annual Premiums | | | | | | | | | |
| | 50 | $1,638 | $1,452 | $1,680 | $1,708 | $1,325 | $3,092 | 1,721 | 1,145 | 1,784 | 1,185 |
| | 55 | 2,106 | 1,812 | 2,148 | 2,120 | 1,627 | 3,346 | 2,184 | 1,631 | 2,372 | 1,560 |
| | 60 | 2,621 | 2,436 | 2,832 | 2,817 | 1,998 | 4,295 | 2,895 | 2,397 | 2,858 | 2,460 |
| | 65 | 3,214 | 3,432 | 3,744 | 3,925 | 2,556 | 5,666 | 3,996 | 3,455 | 3,662 | 4,215 |
| | 70 | 3,888 | 4,980 | 5,196 | 5,643 | 3,344 | 8,145 | 5,841 | 5,381 | 4,910 | 6,240 |
| | 75 | 4,567 | 7,668 | 7,980 | 8,647 | 5,339 | 12,602 | 8,588 | 9,135 | 7,113 | 9,105 |
| | | Ratio to Industry Average | | | | | | | | | |
| | 50 | 0.96 | 0.85 | 0.98 | 1.00 | 0.78 | 1.81 | 1.01 | 0.67 | 1.04 | 0.69 |
| | 55 | 0.99 | 0.85 | 1.01 | 1.00 | 0.77 | 1.58 | 1.03 | 0.77 | 1.12 | 0.74 |
| | 60 | 0.93 | 0.86 | 1.01 | 1.00 | 0.71 | 1.52 | 1.03 | 0.85 | 1.01 | 0.87 |
| | 65 | 0.82 | 0.87 | 0.95 | 1.00 | 0.65 | 1.44 | 1.02 | 0.88 | 0.93 | 1.07 |
| | 70 | 0.69 | 0.88 | 0.92 | 1.00 | 0.59 | 1.44 | 1.04 | 0.95 | 0.87 | 1.11 |
| | 75 | 0.53 | 0.89 | 0.92 | 1.00 | 0.62 | 1.46 | 0.99 | 1.06 | 0.82 | 1.05 |
| | Marital & Preferred Discount | 0% | 0% | 0% | | 0% | 30% | 10% | 30% | 24% | 35% |
| Married Preferred Rate Class | | Annual Premiums | | | | | | | | | |
| | 50 | $1,638 | $1,452 | $1,680 | $1,329 | $1,325 | $2,165 | $1,548 | $801 | $1,364 | $770 |
| | 55 | 2,106 | 1,812 | 2,148 | 1,651 | 1,627 | 2,342 | 1,966 | 1,141 | 1,814 | 1,014 |
| | 60 | 2,621 | 2,436 | 2,832 | 2,179 | 1,998 | 3,006 | 2,606 | 1,678 | 2,186 | 1,599 |
| | 65 | 3,214 | 3,432 | 3,744 | 3,013 | 2,556 | 3,966 | 3,596 | 2,418 | 2,801 | 2,740 |
| | 70 | 3,888 | 4,980 | 5,196 | 4,313 | 3,344 | 5,702 | 5,257 | 3,766 | 3,756 | 4,056 |
| | 75 | 4,567 | 7,668 | 7,980 | 6,607 | 5,339 | 8,821 | 7,729 | 6,395 | 5,441 | 5,918 |
| | | Ratio to Industry Average | | | | | | | | | |
| | 50 | 1.23 | 1.09 | 1.26 | 1.00 | 1.00 | 1.63 | 1.17 | 0.60 | 1.03 | 0.58 |
| | 55 | 1.28 | 1.10 | 1.30 | 1.00 | 0.99 | 1.42 | 1.19 | 0.69 | 1.10 | 0.61 |
| | 60 | 1.20 | 1.12 | 1.30 | 1.00 | 0.92 | 1.38 | 1.20 | 0.77 | 1.00 | 0.73 |
| | 65 | 1.07 | 1.14 | 1.24 | 1.00 | 0.85 | 1.32 | 1.19 | 0.80 | 0.93 | 0.91 |
| | 70 | 0.90 | 1.15 | 1.20 | 1.00 | 0.78 | 1.32 | 1.22 | 0.87 | 0.87 | 0.94 |
| | 75 | 0.69 | 1.16 | 1.21 | 1.00 | 0.81 | 1.34 | 1.17 | 0.97 | 0.82 | 0.90 |

[1]Source: http://www.ltcfeds.com
[2]Source: http://www.aarpltc.metlife.com
[3]Source: http://www.insurance.ca.gov

# Attachment 8(b)

## CalPERS LTC Program
Competitive Premium Comparison

Facilities Only Plan, 90 Day Elimination Period
**Unlimited Benefit Period, Without Inflation**
$150 Maximum Daily Benefit

| | Issue Age | CalPERS Estimated Post-Increase 2004 & Prior Rates | CalPERS 2005 Rates | CalPERS 2006 Rates | Industry Average | FLTCIP[1] | AARP[2] | Bankers Life & Casualty[3] GR-N340 | Met Life[3] LTC-FAC-CA | New York Life[3] INH-5000(CA)(1001) | GE[3] 7032AZ |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Single Standard Rate Class | | **Annual Premiums** | | | | | | | | | |
| | 50 | 576 | 528 | $528 | 609 | 403 | 1,093 | 579 | 507 | 549 | 525 |
| | 55 | 774 | 696 | 696 | 803 | 572 | 1,211 | 771 | 731 | 828 | 705 |
| | 60 | 1,008 | 1,032 | 1,032 | 1,183 | 806 | 1,730 | 1,133 | 1,136 | 1,125 | 1,170 |
| | 65 | 1,388 | 1,632 | 1,632 | 1,856 | 1,202 | 2,563 | 1,784 | 1,845 | 1,656 | 2,085 |
| | 70 | 1,901 | 2,676 | 2,676 | 3,024 | 1,800 | 4,171 | 3,036 | 3,275 | 2,546 | 3,315 |
| | 75 | 2,587 | 4,632 | 4,632 | 5,223 | 3,294 | 7,115 | 5,133 | 6,207 | 4,191 | 5,400 |
| | | **Ratio to Industry Average** | | | | | | | | | |
| | 50 | 0.95 | 0.87 | 0.87 | 1.00 | 0.66 | 1.79 | 0.95 | 0.83 | 0.90 | 0.86 |
| | 55 | 0.96 | 0.87 | 0.87 | 1.00 | 0.71 | 1.51 | 0.96 | 0.91 | 1.03 | 0.88 |
| | 60 | 0.85 | 0.87 | 0.87 | 1.00 | 0.68 | 1.46 | 0.96 | 0.96 | 0.95 | 0.99 |
| | 65 | 0.75 | 0.88 | 0.88 | 1.00 | 0.65 | 1.38 | 0.96 | 0.99 | 0.89 | 1.12 |
| | 70 | 0.63 | 0.89 | 0.89 | 1.00 | 0.60 | 1.38 | 1.00 | 1.08 | 0.84 | 1.10 |
| | 75 | 0.50 | 0.89 | 0.89 | 1.00 | 0.63 | 1.36 | 0.98 | 1.19 | 0.80 | 1.03 |
| | Marital & Preferred Discount | 0% | 0% | 0% | | 0% | 30% | 10% | 30% | 24% | 35% |
| Married Preferred Rate Class | | **Annual Premiums** | | | | | | | | | |
| | 50 | 576 | $528 | $528 | 468 | 403 | 765 | 521 | 355 | 420 | 341 |
| | 55 | 774 | 696 | 696 | 620 | 572 | 848 | 694 | 511 | 633 | 458 |
| | 60 | 1,008 | 1,032 | 1,032 | 909 | 806 | 1,211 | 1,019 | 795 | 861 | 761 |
| | 65 | 1,388 | 1,632 | 1,632 | 1,419 | 1,202 | 1,794 | 1,605 | 1,292 | 1,267 | 1,355 |
| | 70 | 1,901 | 2,676 | 2,676 | 2,308 | 1,800 | 2,919 | 2,732 | 2,292 | 1,947 | 2,155 |
| | 75 | 2,587 | 4,632 | 4,632 | 3,993 | 3,294 | 4,981 | 4,620 | 4,345 | 3,206 | 3,510 |
| | | **Ratio to Industry Average** | | | | | | | | | |
| | 50 | 1.23 | 1.13 | 1.13 | 1.00 | 0.86 | 1.64 | 1.11 | 0.76 | 0.90 | 0.73 |
| | 55 | 1.25 | 1.12 | 1.12 | 1.00 | 0.92 | 1.37 | 1.12 | 0.83 | 1.02 | 0.74 |
| | 60 | 1.11 | 1.14 | 1.14 | 1.00 | 0.89 | 1.33 | 1.12 | 0.87 | 0.95 | 0.84 |
| | 65 | 0.98 | 1.15 | 1.15 | 1.00 | 0.85 | 1.26 | 1.13 | 0.91 | 0.89 | 0.95 |
| | 70 | 0.82 | 1.16 | 1.16 | 1.00 | 0.78 | 1.27 | 1.18 | 0.99 | 0.84 | 0.93 |
| | 75 | 0.65 | 1.16 | 1.16 | 1.00 | 0.83 | 1.25 | 1.16 | 1.09 | 0.80 | 0.88 |

[1]Source: http://www.ltcfeds.com
[2]Source: http://www.aarpltc.metlife.com
[3]Source: http://www.insurance.ca.gov

# Attachment 8(b)

## CalPERS LTC Program
Competitive Premium Comparison

Facilities Only Plan, 90 Day Elimination Period
**3 Year Benefit Period, Compound Inflation**
$150 Maximum Daily Benefit

| | Issue Age | CalPERS | CalPERS | CalPERS | Industry Average | FLTCIP[1] | AARP[2] | Bankers Life & Casualty[3] | Met Life[3] | New York Life[3] | GE[3] |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Estimated Post-Increase 2004 & Prior Rates | 2005 Rates | 2006 Rates | | | | GR-N340 | LTC-FAC-CA | INH-5000(CA)(1001) | 7032AZ |
| Single Standard Rate Class | | **Annual Premiums** | | | | | | | | | |
| | 50 | $1,296 | $900 | $1,044 | 953 | 763 | 1,483 | 1,062 | 710 | 1,008 | 690 |
| | 55 | 1,656 | 1,164 | 1,344 | 1,183 | 943 | 1,600 | 1,365 | 972 | 1,346 | 870 |
| | 60 | 2,033 | 1,524 | 1,764 | 1,561 | 1,163 | 1,998 | 1,820 | 1,388 | 1,632 | 1,365 |
| | 65 | 2,496 | 2,016 | 2,340 | 2,201 | 1,512 | 2,684 | 2,522 | 2,087 | 2,106 | 2,295 |
| | 70 | 3,053 | 2,664 | 3,096 | 3,219 | 2,002 | 4,045 | 3,687 | 3,372 | 2,834 | 3,375 |
| | 75 | 3,630 | 3,468 | 4,020 | 4,128 | 3,193 | 6,487 | 5,531 | 504 | 4,116 | 4,935 |
| | | **Ratio to Industry Average** | | | | | | | | | |
| | 50 | 1.36 | 0.94 | 1.10 | 1.00 | 0.80 | 1.56 | 1.11 | 0.74 | 1.06 | 0.72 |
| | 55 | 1.40 | 0.98 | 1.14 | 1.00 | 0.80 | 1.35 | 1.15 | 0.82 | 1.14 | 0.74 |
| | 60 | 1.30 | 0.98 | 1.13 | 1.00 | 0.75 | 1.28 | 1.17 | 0.89 | 1.05 | 0.87 |
| | 65 | 1.13 | 0.92 | 1.06 | 1.00 | 0.69 | 1.22 | 1.15 | 0.95 | 0.96 | 1.04 |
| | 70 | 0.95 | 0.83 | 0.96 | 1.00 | 0.62 | 1.26 | 1.15 | 1.05 | 0.88 | 1.05 |
| | 75 | 0.88 | 0.84 | 0.97 | 1.00 | 0.77 | 1.57 | 1.34 | 0.12 | 1.00 | 1.20 |
| | Marital & Preferred Discount | 0% | 0% | 0% | | 0% | 30% | 10% | 30% | 24% | 35% |
| Married Preferred Rate Class | | **Annual Premiums** | | | | | | | | | |
| | 50 | $1,296 | $900 | $1,044 | 746 | $763 | $1,038 | $956 | $497 | $771 | $449 |
| | 55 | 1,656 | 1,164 | 1,344 | 928 | 943 | 1,120 | 1,229 | 680 | 1,029 | 566 |
| | 60 | 2,033 | 1,524 | 1,764 | 1,218 | 1,163 | 1,399 | 1,638 | 971 | 1,248 | 887 |
| | 65 | 2,496 | 2,016 | 2,340 | 1,704 | 1,512 | 1,879 | 2,269 | 1,461 | 1,611 | 1,492 |
| | 70 | 3,053 | 2,664 | 3,096 | 2,479 | 2,002 | 2,831 | 3,318 | 2,360 | 2,168 | 2,194 |
| | 75 | 3,630 | 3,468 | 4,020 | 3,237 | 3,193 | 4,541 | 4,977 | 353 | 3,149 | 3,208 |
| | | **Ratio to Industry Average** | | | | | | | | | |
| | 50 | 1.74 | 1.21 | 1.40 | 1.00 | 1.02 | 1.39 | 1.28 | 0.67 | 1.03 | 0.60 |
| | 55 | 1.78 | 1.25 | 1.45 | 1.00 | 1.02 | 1.21 | 1.32 | 0.73 | 1.11 | 0.61 |
| | 60 | 1.67 | 1.25 | 1.45 | 1.00 | 0.95 | 1.15 | 1.34 | 0.80 | 1.03 | 0.73 |
| | 65 | 1.46 | 1.18 | 1.37 | 1.00 | 0.89 | 1.10 | 1.33 | 0.86 | 0.95 | 0.88 |
| | 70 | 1.23 | 1.07 | 1.25 | 1.00 | 0.81 | 1.14 | 1.34 | 0.95 | 0.87 | 0.88 |
| | 75 | 1.12 | 1.07 | 1.24 | 1.00 | 0.99 | 1.40 | 1.54 | 0.11 | 0.97 | 0.99 |

[1]Source: http://www.ltcfeds.com
[2]Source: http://www.aarpltc.metlife.com
[3]Source: http://www.insurance.ca.gov

# Attachment 8(b)

## CalPERS LTC Program
Competitive Premium Comparison

Facilities Only Plan, 90 Day Elimination Period
**3 Year Benefit Period, Without Inflation**
$150 Maximum Daily Benefit

| | Issue Age | CalPERS | CalPERS | CalPERS | Industry Average | FLTCIP[1] | AARP[2] | Bankers Life & Casualty[3] | Met Life[3] | New York Life[3] | GE[3] |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Estimated Post-Increase 2004 & Prior Rates | 2005 Rates | 2006 Rates | | | | GR-N340 | LTC-FAC-CA | INH-5000(CA)(1001) | 7032AZ |
| Single Standard Rate Class | | **Annual Premiums** | | | | | | | | | |
| | 50 | $468 | $324 | $324 | 360 | 256 | 569 | 387 | 314 | 323 | 315 |
| | 55 | 612 | 432 | 432 | 470 | 356 | 623 | 512 | 435 | 489 | 405 |
| | 60 | 806 | 600 | 600 | 693 | 500 | 887 | 752 | 657 | 669 | 690 |
| | 65 | 1,108 | 900 | 900 | 1,090 | 752 | 1,310 | 1,185 | 1,115 | 992 | 1,185 |
| | 70 | 1,498 | 1,308 | 1,308 | 1,793 | 1,138 | 2,151 | 2,007 | 2,052 | 1,538 | 1,875 |
| | 75 | 2,046 | 1,956 | 1,956 | 3,061 | 2,070 | 3,740 | 3,441 | 3,503 | 2,535 | 3,075 |
| | | **Ratio to Industry Average** | | | | | | | | | |
| | 50 | 1.30 | 0.90 | 0.90 | 1.00 | 0.71 | 1.58 | 1.07 | 0.87 | 0.89 | 0.87 |
| | 55 | 1.30 | 0.92 | 0.92 | 1.00 | 0.76 | 1.33 | 1.09 | 0.93 | 1.04 | 0.86 |
| | 60 | 1.16 | 0.87 | 0.87 | 1.00 | 0.72 | 1.28 | 1.09 | 0.95 | 0.97 | 1.00 |
| | 65 | 1.02 | 0.83 | 0.83 | 1.00 | 0.69 | 1.20 | 1.09 | 1.02 | 0.91 | 1.09 |
| | 70 | 0.84 | 0.73 | 0.73 | 1.00 | 0.63 | 1.20 | 1.12 | 1.14 | 0.86 | 1.05 |
| | 75 | 0.67 | 0.64 | 0.64 | 1.00 | 0.68 | 1.22 | 1.12 | 1.14 | 0.83 | 1.00 |
| | Marital & Preferred Discount | 0% | 0% | 0% | | 0% | 30% | 10% | 30% | 24% | 35% |
| Married Preferred Rate Class | | **Annual Premiums** | | | | | | | | | |
| | 50 | $468 | $324 | $324 | 279 | $256 | $398 | $348 | $219 | $247 | $205 |
| | 55 | 612 | 432 | 432 | 366 | 356 | 436 | 460 | 305 | 374 | 263 |
| | 60 | 806 | 600 | 600 | 536 | 500 | 621 | 676 | 460 | 512 | 449 |
| | 65 | 1,108 | 900 | 900 | 841 | 752 | 917 | 1,067 | 780 | 758 | 770 |
| | 70 | 1,498 | 1,308 | 1,308 | 1,380 | 1,138 | 1,506 | 1,806 | 1,436 | 1,176 | 1,219 |
| | 75 | 2,046 | 1,956 | 1,956 | 2,362 | 2,070 | 2,618 | 3,097 | 2,452 | 1,939 | 1,999 |
| | | **Ratio to Industry Average** | | | | | | | | | |
| | 50 | 1.68 | 1.16 | 1.16 | 1.00 | 0.92 | 1.43 | 1.25 | 0.79 | 0.88 | 0.73 |
| | 55 | 1.67 | 1.18 | 1.18 | 1.00 | 0.97 | 1.19 | 1.26 | 0.83 | 1.02 | 0.72 |
| | 60 | 1.50 | 1.12 | 1.12 | 1.00 | 0.93 | 1.16 | 1.26 | 0.86 | 0.95 | 0.84 |
| | 65 | 1.32 | 1.07 | 1.07 | 1.00 | 0.89 | 1.09 | 1.27 | 0.93 | 0.90 | 0.92 |
| | 70 | 1.09 | 0.95 | 0.95 | 1.00 | 0.82 | 1.09 | 1.31 | 1.04 | 0.85 | 0.88 |
| | 75 | 0.87 | 0.83 | 0.83 | 1.00 | 0.88 | 1.11 | 1.31 | 1.04 | 0.82 | 0.85 |

[1]Source: http://www.ltcfeds.com
[2]Source: http://www.aarpltc.metlife.com
[3]Source: http://www.insurance.ca.gov

# Attachment 8(b)

## CalPERS LTC Program
Competitive Premium Comparison

Partnership Plan, 30 Day Elimination Period
**2 Year Benefit Period, Compound Inflation**
$150 Maximum Daily Benefit
***Industry Premiums = 3 Year Benefit Period***

| | Issue Age | CalPERS | CalPERS | CalPERS | Industry Average | Bankers Life & Casualty[3] | John Hancock[3] | New York Life[3] | GE[3] |
|---|---|---|---|---|---|---|---|---|---|
| | | Estimated Post-Increase 2004 & Prior Rates | 2005 Rates | 2006 Rates | | GR-N190 | CAP-02 | 21156(0102) | 7037C |
| Single Standard Rate Class | | **Annual Premiums** | | | | | | | |
| | 50 | $1,530 | $1,068 | $1,260 | 1,905 | 1,703 | 2,178 | 2,058 | 1,680 |
| | 55 | 1,944 | 1,356 | 1,596 | 2,368 | 2,144 | 2,646 | 2,718 | 1,965 |
| | 60 | 2,335 | 1,752 | 2,052 | 2,954 | 2,802 | 3,096 | 3,291 | 2,625 |
| | 65 | 2,886 | 2,328 | 2,724 | 3,870 | 3,758 | 3,924 | 4,229 | 3,570 |
| | 70 | 3,643 | 3,192 | 3,732 | 5,361 | 5,298 | 5,166 | 5,640 | 5,340 |
| | 75 | 4,607 | 4,392 | 5,148 | 8,116 | 7,568 | 8,226 | 8,436 | 8,235 |
| | | **Ratio to Industry Average** | | | | | | | |
| | 50 | 0.80 | 0.56 | 0.66 | 1.00 | 0.89 | 1.14 | 1.08 | 0.88 |
| | 55 | 0.82 | 0.57 | 0.67 | 1.00 | 0.91 | 1.12 | 1.15 | 0.83 |
| | 60 | 0.79 | 0.59 | 0.69 | 1.00 | 0.95 | 1.05 | 1.11 | 0.89 |
| | 65 | 0.75 | 0.60 | 0.70 | 1.00 | 0.97 | 1.01 | 1.09 | 0.92 |
| | 70 | 0.68 | 0.60 | 0.70 | 1.00 | 0.99 | 0.96 | 1.05 | 1.00 |
| | 75 | 0.57 | 0.54 | 0.63 | 1.00 | 0.93 | 1.01 | 1.04 | 1.01 |
| | Marital & Preferred Discount | 0% | 0% | 0% | | 10% | 35% | 24% | 35% |
| Married Preferred Rate Class | | **Annual Premiums** | | | | | | | |
| | 50 | $1,530 | $1,068 | $1,260 | 1,404 | $1,532 | $1,416 | $1,574 | $1,092 |
| | 55 | 1,944 | 1,356 | 1,596 | 1,751 | 1,929 | 1,720 | 2,079 | 1,277 |
| | 60 | 2,335 | 1,752 | 2,052 | 2,190 | 2,522 | 2,012 | 2,518 | 1,706 |
| | 65 | 2,886 | 2,328 | 2,724 | 2,872 | 3,382 | 2,551 | 3,235 | 2,321 |
| | 70 | 3,643 | 3,192 | 3,732 | 3,978 | 4,768 | 3,358 | 4,315 | 3,471 |
| | 75 | 4,607 | 4,392 | 5,148 | 5,991 | 6,811 | 5,347 | 6,454 | 5,353 |
| | | **Ratio to Industry Average** | | | | | | | |
| | 50 | 1.09 | 0.76 | 0.90 | 1.00 | 1.09 | 1.01 | 1.12 | 0.78 |
| | 55 | 1.11 | 0.77 | 0.91 | 1.00 | 1.10 | 0.98 | 1.19 | 0.73 |
| | 60 | 1.07 | 0.80 | 0.94 | 1.00 | 1.15 | 0.92 | 1.15 | 0.78 |
| | 65 | 1.00 | 0.81 | 0.95 | 1.00 | 1.18 | 0.89 | 1.13 | 0.81 |
| | 70 | 0.92 | 0.80 | 0.94 | 1.00 | 1.20 | 0.84 | 1.08 | 0.87 |
| | 75 | 0.77 | 0.73 | 0.86 | 1.00 | 1.14 | 0.89 | 1.08 | 0.89 |

[1]Source: http://www.ltcfeds.com
[2]Source: http://www.aarpltc.metlife.com
[3]Source: http://www.insurance.ca.gov