**DIFFERENCES BETWEEN 30-DAY AND 60-DAY ELIMINATION PERIODS** (sampling one specific carrier; results common)

Premium assumptions: Age 52, marital discount (one spouse of a married couple); selected benefits: $200/day w 5%, 4 year benefit limit.

 **2013** **In 10 years** **In 20 years** **In 30 years** **In 40 years**

**Initial Premiums**

 **30-day EP** $ 4,579.46

 **60-day EP** $ 4,304.74

**Premium Savings** $ 274.72 $ 2,747.20 $ 5,494.40 $ 8,241.60 $10,988.80

If care is needed:

**Cost of Care per day** $ 200.00 $ 326.00 $ 530.00 $ 864.00 $ 1,408.00

**Out-of-Pocket**

 **60-day EP** $12,000.00 $19,560.00 $31,800.00 $51,840.00 $84,480.00

**30-day EP** $ 6,000.00 $ 9,780.00 $15,900.00 $25,920.00 $42,240.00

**Difference**

 **Out-of-Pocket** $ 6,000.00 $ 9,780.00 $15,900.00 $25,920.00 $42,240.00

**Less Premium Savings** $ 274.72 $ 2,747.20 $ 5,494.40 $ 8,241.60 $10,988.80

**TOTAL LOSS w/60-day** ($5,725.28) ($ 7,032.80) ($10,405.60) ($17,678.40) ($31,251.20)

 **(vs. 30-day EP)**

**DIFFERENCES BETWEEN 30-DAY AND 90-DAY ELIMINATION PERIODS** (sampling one specific carrier; results common)

Premium assumptions: Age 52, marital discount (one spouse of a married couple); selected benefits: $200/day w 5%, 4 year benefit limit.

 **2013** **In 10 years** **In 20 years** **In 30 years** **In 40 years**

**Initial Premiums**

 **30-day EP** $ 4,579.46

 **90-day EP** $ 3,891.90

**Premium Savings** $ 687.56 $ 6,875.60 $13,751.20 $20,626.80 $27,502.40

If care is needed:

**Cost of Care per day** $ 200.00 $ 326.00 $ 530.00 $ 864.00 $ 1,408.00

**Out-of-Pocket**

 **90-day EP** $18,000.00 $29,340.00 $47,700.00 $77,760.00 $126,720.00

**30-day EP** $ 6,000.00 $ 9,780.00 $15,900.00 $25,920.00 $ 42,240.00

**Difference**

 **Out-of-Pocket** $12,000.00 $19,560.00 $31,800.00 $51,840.00 $ 84,480.00

**Less Premium Savings** $ 687.56 $ 6,875.60 $13,751.20 $20,626.80 $ 27,502.40

**TOTAL LOSS w/90-day** ($11,312.44) ($12,684.40) ($18,048.80) ($31,213.20) ($56,977.60)

 **(vs. 30-day EP)**

**DIFFERENCES BETWEEN 30-DAY AND 180-DAY ELIMINATION PERIODS** (sampling one specific carrier; results common)

Premium assumptions: Age 52, marital discount (one spouse of a married couple); selected benefits: $200/day w 5%, 4 year benefit limit.

 **2013** **In 10 years** **In 20 years** **In 30 years** **In 40 years**

**Initial Premiums**

 **30-day EP** $ 4,579.46

 **180-day EP** $ 3,478.33

**Premium Savings** $ 1,101.13 $11,011.30 $22,022.60 $33,039.00 $44,045.20

If care is needed:

**Cost of Care per day** $ 200.00 $ 326.00 $ 530.00 $ 864.00 $ 1,408.00

**Out-of-Pocket**

 **180-day EP** $36,000.00 $58,680.00 $95,400.00 $155,520.00 $253,440.00

**30-day EP** $ 6,000.00 $ 9,780.00 $15,900.00 $ 25,920.00 $ 42,240.00

**Difference**

 **Out-of-Pocket** $30,000.00 $48,900.00 $79,500.00 $129,600.00 $211,200.00

**Less Premium Savings** $ 1,101.13 $11,011.30 $22,022.60 $ 33,039.00 $ 44,045.20

**TOTAL LOSS w/180-day** ($28,898.87) ($37,888.70) ($57,477.40) ($ 96,561.00) ($167,154.80)

 **(vs. 30-day EP)**