



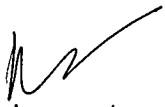
Asian Development Bank

Memorandum

Budget, Personnel, and Management
Systems Department
Staff Development and Benefits Division

21 May 2009

To: ADB Staff

From: Ikuko Matsumoto 
Director, Staff Development and Benefits Division

Subject: **Long Term Care Insurance Plan (LTCP)**

Further to our memorandum of 1 April 2009 on the Long Term Care Insurance, we wish to clarify the following:

1. Premium is not fixed on the enrollment age; it increases with age according to the premium table.
2. The premium table provided in the previous memo was only up to age 75. Attached is the complete premium table up to age 99 by allowance amount. This table may change in the future based on claims experience and negotiations with the Insurers. If this happens, Insureds will be notified accordingly.
3. Staff is eligible to apply for a monthly allowance not to exceed the gross monthly basic salary based on exchange rate at the time of application.
4. Staff may enroll self and spouse for different coverage options/allowances. However, the spouse's allowance must not exceed the staff's allowance.
5. If staff's application is rejected by the Insurer, the spouse's application would still be considered.
6. Staff may still apply for coverage after the 30 June 2009 deadline. However, those who would like to avoid the waiting period¹ should submit their LTCP application and health questionnaires by 30 June 2009.

Attachment

¹ This is the period after the Insured's affiliation date. If the risk is realized during this waiting period, the Insured is not covered and is not entitled to benefits.

LONG TERM CARE INSURANCE PLAN
MONTHLY PREMIUMS
Effective 1 April 2009

Allowance	US\$300		US\$500		US\$1,000		US\$2,000	
Age	Male	Female	Male	Female	Male	Female	Male	Female
< 20	0.58	0.42	0.94	0.70	1.90	1.38	3.78	2.78
20 - 30	0.64	0.44	1.06	0.72	2.12	1.44	4.26	2.88
31 - 40	0.88	0.56	1.46	0.92	2.92	1.84	5.86	3.68
41 - 50	1.26	1.06	2.10	1.76	4.18	3.54	8.36	7.06
51 - 60	2.12	1.92	3.54	3.20	7.10	6.38	14.18	12.76
61 - 65	5.08	4.82	8.48	8.02	16.94	16.04	33.88	32.08
66 - 70	10.46	9.94	17.42	16.56	34.84	33.10	69.68	66.20
71 - 75	19.74	18.84	32.88	31.40	65.76	62.82	131.52	125.62
76	28.64	28.68	47.74	47.80	95.46	95.58	190.92	191.16
77	32.52	33.00	54.20	55.02	108.38	110.02	216.76	220.04
78	36.82	37.92	61.38	63.20	122.74	126.38	245.48	252.76
79	41.58	43.44	69.32	72.40	138.62	144.80	277.24	289.60
80	46.82	49.64	78.04	82.72	156.06	165.44	312.12	330.88
81	52.40	56.54	87.32	94.24	174.62	188.46	349.24	376.92
82	58.20	64.20	97.00	107.00	193.98	214.00	387.96	428.00
83	64.24	72.62	107.06	121.04	214.12	242.08	428.24	484.16
84	70.54	81.80	117.56	136.32	235.10	272.64	470.20	545.28
85	77.08	91.66	128.46	152.76	256.92	305.52	513.84	611.04
86	84.06	102.16	140.10	170.24	280.18	340.50	560.36	681.00
87	91.60	113.16	152.66	188.60	305.32	377.20	610.64	754.40
88	99.74	124.58	166.22	207.64	332.44	415.28	664.88	830.56
89	108.52	136.36	180.88	227.26	361.74	454.52	723.48	909.04
90	118.02	148.34	196.68	247.22	393.36	494.44	786.72	988.88
91	127.62	160.26	212.70	267.10	425.40	534.20	850.80	1,068.40
92	136.82	171.96	228.04	286.58	456.06	573.18	912.12	1,146.36
93	145.40	183.44	242.34	305.74	484.66	611.48	969.32	1,222.96
94	153.10	194.92	255.16	324.86	510.30	649.70	1,020.60	1,299.40
95	159.58	206.44	265.96	344.06	531.90	688.10	1,063.80	1,376.20
96	165.10	217.98	275.16	363.28	550.32	726.56	1,100.64	1,453.12
97	169.82	229.50	283.02	382.50	566.04	765.02	1,132.08	1,530.04
98	170.84	241.00	284.72	401.66	569.44	803.30	1,138.88	1,606.60
99	174.80	252.12	291.34	420.18	582.66	840.36	1,165.32	1,680.72