



THE NAVIGATORS

Rates Shown are for \$1,000 Facility Monthly Benefit
(You may choose from \$1,000 - \$9,000 in Facility Monthly Benefit)

Monthly Rates	Plan 1			Plan 2			Plan 3			Plan 4		
	Long Term Care Facility Prof Home-Comm Care 100%			Long Term Care Facility Total Home Care 50%			Long Term Care Facility Prof Home-Comm Care 100% Compound Inflation			Long Term Care Facility Total Home Care 50% Compound Inflation		
Benefit Duration	3 YR	6 YR	Lifetime	3 YR	6 YR	Lifetime	3 YR	6 YR	Lifetime	3 YR	6 YR	Lifetime
AGE												
18 - 30	4.00	5.20	7.90	4.80	6.20	9.20	22.00	30.10	39.80	28.20	38.00	49.30
31	4.10	5.40	8.10	5.00	6.50	9.40	22.70	31.10	41.00	29.10	39.20	50.80
32	4.20	5.60	8.40	5.30	6.80	9.60	23.40	32.00	42.30	30.00	40.50	52.40
33	4.30	5.80	8.60	5.50	7.10	9.90	24.10	33.00	43.60	30.90	41.70	54.10
34	4.50	6.00	8.90	5.80	7.50	10.20	24.90	34.10	45.00	31.90	43.10	55.80
35	4.60	6.30	9.20	6.10	7.80	10.50	25.70	35.20	46.40	33.00	44.50	57.50
36	4.80	6.50	9.50	6.40	8.20	10.90	26.50	36.30	47.90	34.00	45.90	59.30
37	5.00	6.80	9.90	6.70	8.60	11.30	27.40	37.50	49.40	35.10	47.40	61.20
38	5.20	7.10	10.30	7.10	9.10	11.70	28.30	38.70	51.00	36.30	48.90	63.20
39	5.40	7.40	10.70	7.50	9.60	12.10	29.20	40.00	52.60	37.50	50.50	65.30
40	5.60	7.80	11.10	7.90	10.10	12.60	30.20	41.30	54.30	38.80	52.20	67.40
41	6.20	8.60	12.30	8.70	11.10	13.80	32.90	44.90	59.00	42.10	56.60	73.20
42	6.50	9.00	12.90	9.00	11.50	14.20	33.70	45.90	60.30	43.10	57.80	74.80
43	6.80	9.50	13.50	9.40	11.90	14.70	34.50	47.10	61.80	44.20	59.20	76.60
44	7.20	9.90	14.10	9.80	12.40	15.20	35.50	48.30	63.40	45.40	60.60	78.50
45	7.50	10.40	14.80	10.30	12.90	15.80	36.50	49.70	65.10	46.60	62.20	80.60
46	7.90	11.00	15.50	10.80	13.50	16.40	37.40	50.90	66.70	47.80	63.60	82.60
47	8.30	11.50	16.20	11.20	14.00	17.00	38.20	51.90	67.90	48.70	64.70	84.00
48	8.80	12.30	17.40	12.00	15.00	18.00	40.10	54.40	71.10	51.10	67.80	87.90
49	9.50	13.20	18.60	12.80	16.00	19.20	42.20	57.30	74.60	53.80	71.20	92.40
50	10.20	14.20	19.90	13.70	17.10	20.40	44.40	60.20	78.40	56.70	74.80	97.10
51	11.60	16.10	22.40	15.70	19.50	23.40	50.00	67.70	87.90	63.60	83.90	108.50
52	12.50	17.20	23.90	17.00	21.10	25.40	53.10	71.80	93.10	67.40	88.70	114.60
53	13.20	18.10	25.00	18.00	22.40	27.00	55.10	74.50	96.60	69.80	91.70	118.40
54	14.00	19.00	26.20	19.10	23.80	28.70	57.20	77.40	100.30	72.40	95.00	122.40
55	14.90	20.20	27.80	20.40	25.50	30.80	59.60	80.50	104.50	75.20	98.50	126.90
56	15.80	21.30	29.30	21.70	27.20	32.90	62.00	83.80	108.60	78.10	102.10	131.30
57	16.80	22.50	30.90	23.10	29.00	35.10	64.30	86.90	112.70	80.80	105.50	135.70
58	18.10	24.10	32.90	24.90	31.20	37.80	67.80	91.50	118.40	85.00	110.70	142.00
59	19.50	25.90	35.20	26.90	33.80	41.10	71.80	96.90	125.20	89.80	116.80	149.60
60	21.10	27.90	37.80	29.20	36.80	44.70	76.20	102.80	132.80	95.20	123.70	158.10
61	24.30	32.00	43.50	33.70	42.30	51.60	85.90	116.10	149.90	107.90	140.60	179.20
62	26.60	34.90	47.30	36.70	46.10	56.50	91.60	124.00	160.10	115.70	151.20	192.30
63	28.70	37.60	51.00	39.60	49.70	61.10	96.00	130.40	168.40	121.90	159.90	202.90
64	31.00	40.40	54.80	42.50	53.40	65.90	100.50	136.90	176.90	128.40	169.10	213.90
65	36.30	47.30	64.50	49.50	62.10	77.30	109.80	150.10	196.60	140.40	185.20	236.10
66	38.90	50.60	68.80	53.00	66.40	83.00	115.20	157.80	206.60	148.30	196.20	249.40
67	43.30	56.10	76.20	58.90	73.70	92.50	125.40	172.10	225.20	162.40	215.60	273.20
68	47.10	60.70	82.20	63.90	79.80	100.50	133.30	183.30	239.70	173.80	231.40	292.30
69	51.00	65.60	88.50	69.10	86.20	108.80	141.20	194.60	254.20	185.40	247.70	311.60
70	55.40	71.10	95.70	75.00	93.60	118.40	150.70	208.10	271.30	199.10	267.00	334.50
71	60.80	77.80	104.50	82.40	102.70	129.80	160.30	221.10	287.60	212.00	284.00	355.40
72	67.30	86.10	115.20	91.40	113.90	143.60	172.40	237.70	308.10	228.30	305.50	381.60
73	74.30	94.90	126.60	101.10	125.70	158.30	184.70	254.40	328.70	244.70	327.30	408.00
74	82.00	104.80	139.10	111.80	139.00	174.70	198.20	272.70	351.10	262.90	351.20	437.00
75	93.10	119.10	159.20	126.50	156.90	198.30	208.60	287.20	373.80	275.70	367.50	461.40
76	104.00	132.70	176.90	141.40	175.40	221.30	226.60	311.70	404.40	299.80	399.50	500.70
77	116.80	148.90	197.60	159.30	197.40	248.50	247.90	340.50	440.20	328.40	437.30	546.80
78	128.90	164.00	216.70	176.10	218.00	273.90	266.50	365.40	470.30	353.30	470.00	586.30
79	142.40	180.80	238.00	194.90	241.20	302.40	286.40	392.30	503.00	380.30	505.50	629.10
80	156.30	198.10	259.50	214.50	265.20	331.70	306.30	418.90	534.40	407.20	540.80	670.90