

RATE SHEET NAVY FEDERAL CREDIT UNION

<u>Base Plan</u>			
Facility Monthly Benefit	\$1,000		
Home Monthly Benefit	\$500		
Facility Benefit Duration	3 Years		
Home Benefit	50%		
Lifetime Maximum	\$36,000		
Elimination Period	90 Days		
Home Care Level	Total		
Inflation Protection			
	Compound Uncapped		
Accelerated Payment	YES		
	This rate sheet shows the cost per	\$1,000 of coverage	
Calculate your Premium:			
	X	\div \$1,000 =	(A)
Rate for Plan Chosen	Facility Monthly Benefit Amou		Your Premium
For Employees Only:	<u> </u>		
1 0	X 3	=	(B)
Rate for Plan 1	(Based on Funded Amount)		Employer Paid Amount
(3 Year Duration)	(Dusca on Landed Linearity		Employer raid randant
(8 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		$\mathbf{A} \mathbf{MINUS} \mathbf{B} =$	
			EMPLOYEE'S COST
	Monthly Rates		
Age	Rase Plan	Aσe	Rase Plan
Age 18-30	Base Plan 13.30	Age 60	Base Plan 37.20
18-30 31	13.30 13.50	60 61	37.20 39.10
18-30 31 32	13.30 13.50 13.80	60 61 62	37.20 39.10 41.30
18-30 31 32 33	13.30 13.50 13.80 14.10	60 61 62 63	37.20 39.10 41.30 43.10
18-30 31 32 33 34 35	13.30 13.50 13.80	60 61 62 63 64 65	37.20 39.10 41.30 43.10 45.40 46.60
18-30 31 32 33 34 35 36	13.30 13.50 13.80 14.10 14.50 15.60 16.00	60 61 62 63 64 65 66	37.20 39.10 41.30 43.10 45.40 46.60 48.90
18-30 31 32 33 34 35 36 37	13.30 13.50 13.80 14.10 14.50 15.60 16.00	60 61 62 63 64 65 66	37.20 39.10 41.30 43.10 45.40 46.60 48.90 52.20
18-30 31 32 33 34 35 36 37 38	13.30 13.50 13.80 14.10 14.50 15.60 16.00 16.40	60 61 62 63 64 65 66 67	37.20 39.10 41.30 43.10 45.40 46.60 48.90 52.20 54.70
18-30 31 32 33 34 35 36 37	13.30 13.50 13.80 14.10 14.50 15.60 16.00	60 61 62 63 64 65 66	37.20 39.10 41.30 43.10 45.40 46.60 48.90 52.20
18-30 31 32 33 34 35 36 37 38 39 40 41	13.30 13.50 13.80 14.10 14.50 15.60 16.00 16.40 16.90 17.50 17.50 17.90 18.50	60 61 62 63 64 65 66 67 68 69 70	37.20 39.10 41.30 43.10 45.40 46.60 48.90 52.20 54.70 58.10 58.60 63.00
18-30 31 32 33 34 35 36 37 38 39 40 41 42	13.30 13.50 13.80 14.10 14.50 15.60 16.00 16.40 16.90 17.50 17.50 17.90 18.50 19.20	60 61 62 63 64 65 66 67 68 69 70 71	37.20 39.10 41.30 43.10 45.40 46.60 48.90 52.20 54.70 58.10 58.60 63.00 67.10
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43	13.30 13.50 13.80 14.10 14.50 15.60 16.00 16.40 16.90 17.50 17.50 17.90 18.50 19.20 19.80	60 61 62 63 64 65 66 67 68 69 70 71 72 73	37.20 39.10 41.30 43.10 45.40 46.60 48.90 52.20 54.70 58.10 58.60 63.00 67.10 71.30
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45	13.30 13.50 13.80 14.10 14.50 15.60 16.00 16.40 16.90 17.50 17.50 17.50 19.20 19.20 19.20 20.50 23.20	60 61 62 63 64 65 66 67 68 69 70 71 72 73 74	37.20 39.10 41.30 43.10 45.40 46.60 48.90 52.20 54.70 58.10 58.60 63.00 67.10 71.30 76.20 82.60
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46	13.30 13.50 13.80 14.10 14.50 15.60 16.00 16.40 16.90 17.50 17.50 17.50 17.50 20.50 23.20 24.00	60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75	37.20 39.10 41.30 43.10 45.40 46.60 48.90 52.20 54.70 58.10 58.60 63.00 67.10 71.30 76.20 82.60 88.10
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47	13.30 13.50 13.80 14.10 14.50 15.60 16.00 16.40 16.90 17.50 17.50 17.50 17.50 20.50 23.20 24.00 24.90	60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76	37.20 39.10 41.30 43.10 45.40 46.60 48.90 52.20 54.70 58.10 58.60 63.00 67.10 71.30 76.20 82.60 88.10 94.10
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48	13.30 13.50 13.80 14.10 14.50 15.60 16.00 16.40 16.90 17.50 17.50 17.50 17.50 20.50 23.20 24.00 24.90 26.10	60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77	37.20 39.10 41.30 43.10 45.40 46.60 48.90 52.20 54.70 58.10 58.60 63.00 67.10 71.30 76.20 82.60 88.10 94.10 100.30
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50	13.30 13.50 13.80 14.10 14.50 15.60 16.00 16.40 16.90 17.50 17.90 18.50 19.20 19.20 19.80 20.50 23.20 24.00 24.90 26.10 27.30 28.40	60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76	37.20 39.10 41.30 43.10 45.40 46.60 48.90 52.20 54.70 58.10 58.60 63.00 67.10 71.30 76.20 82.60 88.10 94.10
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51	13.30 13.50 13.80 14.10 14.50 15.60 16.00 16.40 16.90 17.50 17.50 17.50 17.50 17.50 17.90 20.50 23.20 24.00 24.00 24.90 26.10 27.30 28.40 29.20	60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77	37.20 39.10 41.30 43.10 45.40 46.60 48.90 52.20 54.70 58.10 58.60 63.00 67.10 71.30 76.20 82.60 88.10 94.10 100.30 106.50
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51	13.30 13.50 13.80 14.10 14.50 15.60 16.00 16.40 16.90 17.50 17.90 18.50 19.20 19.20 19.80 20.50 23.20 24.00 24.90 26.10 27.30 28.40 29.20 29.90	60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77	37.20 39.10 41.30 43.10 45.40 46.60 48.90 52.20 54.70 58.10 58.60 63.00 67.10 71.30 76.20 82.60 88.10 94.10 100.30 106.50
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53	13.30 13.50 13.80 14.10 14.50 15.60 16.00 16.40 16.90 17.50 17.90 18.50 19.20 19.80 20.50 23.20 24.00 24.00 24.90 26.10 27.30 28.40 29.20 29.90 30.50	60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77	37.20 39.10 41.30 43.10 45.40 46.60 48.90 52.20 54.70 58.10 58.60 63.00 67.10 71.30 76.20 82.60 88.10 94.10 100.30 106.50
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55	13.30 13.50 13.80 14.10 14.50 15.60 16.00 16.40 16.90 17.50 17.90 18.50 19.20 19.80 20.50 23.20 24.00 24.00 24.90 26.10 27.30 28.40 29.20 29.90 30.50 31.10 31.90	60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77	37.20 39.10 41.30 43.10 45.40 46.60 48.90 52.20 54.70 58.10 58.60 63.00 67.10 71.30 76.20 82.60 88.10 94.10 100.30 106.50
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55	13.30 13.50 13.80 14.10 14.50 15.60 16.00 16.40 16.90 17.50 17.90 18.50 19.20 19.80 20.50 23.20 24.00 24.90 26.10 27.30 28.40 29.20 29.90 30.50 31.10 31.90 32.80	60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77	37.20 39.10 41.30 43.10 45.40 46.60 48.90 52.20 54.70 58.10 58.60 63.00 67.10 71.30 76.20 82.60 88.10 94.10 100.30 106.50
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55	13.30 13.50 13.80 14.10 14.50 15.60 16.00 16.40 16.90 17.50 17.90 18.50 19.20 19.80 20.50 23.20 24.00 24.00 24.90 26.10 27.30 28.40 29.20 29.90 30.50 31.10 31.90	60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77	37.20 39.10 41.30 43.10 45.40 46.60 48.90 52.20 54.70 58.10 58.60 63.00 67.10 71.30 76.20 82.60 88.10 94.10 100.30 106.50



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Base Plan Facility Monthly Benefit Home Monthly Benefit Facility Benefit Duration Home Benefit Lifetime Maximum Elimination Period Home Care Level Inflation Protection Accelerated Payment	\$1,000 \$500 5 Years 50% \$60,000 90 Days Total Compound Uncapped YES		
		¢1 000 C	
Calculate vour Premium:	This rate sheet shows the cost pe	r \$1,000 of coverage	
Rate for Plan Chosen For Employees Only:	X Facility Monthly Benefit Amo	÷ \$1,000 =	Your Premium (A)
Rate for Plan 1 (3 Year Duration)	X 3 (Based on Funded Amount)	=) A MINUS B =	Employer Paid Amount
	16 (11 D)		EMPLOYEE'S COST
	Monthly Rate	S	
Age	Base Plan	Age	Base Plan
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59	16.60 17.10 17.50 18.20 18.40 19.90 20.30 21.00 21.50 22.20 22.80 23.60 24.10 25.00 25.80 29.10 30.50 31.50 32.90 34.40 35.90 36.80 37.70 38.60 39.40 40.00 41.60 42.90 43.90 45.40	60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79	46.90 49.60 52.30 54.80 57.50 59.30 62.30 66.40 69.80 74.00 74.80 80.30 85.70 91.00 97.30 105.50 112.70 120.50 128.50 136.40 139.10



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Base Plan Facility Monthly Benefit Home Monthly Benefit Facility Benefit Duration Home Benefit Lifetime Maximum Elimination Period Home Care Level Inflation Protection Accelerated Payment	\$1,000 \$500 Unlimited 50% Unlimited 90 Days Total Compound Uncapped YES		
	This rate sheet shows the cost pe	r \$1,000 of coverage	
Calculate your Premium:		., ., .,	
Rate for Plan Chosen For Employees Only:	X Facility Monthly Benefit Amo	÷ \$1,000 =	Your Premium (A)
Rate for Plan 1 (3 Year Duration)	X 3 (Based on Funded Amount)	=) A MINUS B =	Employer Paid Amount EMPLOYEE'S COST
	Monthly Rate	S	EMILOTEE 5 COST
Age	Base Plan	Age	Base Plan
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58	24.50 25.00 25.80 26.80 28.80 29.50 30.30 31.10 32.10 33.00 34.10 35.10 36.10 37.40 42.20 43.90 45.50 47.80 49.70 52.00 53.30 54.40 56.00 57.70 59.50 61.70 63.30	60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 77 78 79 80	67.50 71.40 75.30 78.90 82.90 85.30 90.00 95.80 100.70 107.00 108.30 116.20 123.80 131.30 140.10 151.80 162.10 173.20 184.50 199.60