





**RATE SHEET  
NAVY FEDERAL CREDIT UNION**

*Base Plan*

Facility Monthly Benefit	<b>\$1,000</b>
Home Monthly Benefit	<b>\$500</b>
Facility Benefit Duration	<b>5 Years</b>
Home Benefit	<b>50%</b>
Lifetime Maximum	<b>\$60,000</b>
Elimination Period	<b>90 Days</b>
Home Care Level	<b>Total</b>
Inflation Protection	<b>Compound Uncapped</b>
Accelerated Payment	<b>YES</b>

*This rate sheet shows the cost per \$1,000 of coverage*

**Calculate your Premium:**

$$\frac{\text{Rate for Plan Chosen}}{\text{Facility Monthly Benefit Amount}} \times \text{X} \div \$1,000 = \text{Your Premium (A)}$$

**For Employees Only:**

$$\frac{\text{Rate for Plan 1 (3 Year Duration)}}{3 \text{ (Based on Funded Amount)}} \times \text{X} = \text{Employer Paid Amount (B)}$$

$$\text{A MINUS B} = \text{EMPLOYEE'S COST}$$

*Monthly Rates*

Age	Base Plan	Age	Base Plan
18-30	16.60	60	46.90
31	17.10	61	49.60
32	17.50	62	52.30
33	18.20	63	54.80
34	18.40	64	57.50
35	19.90	65	59.30
36	20.30	66	62.30
37	21.00	67	66.40
38	21.50	68	69.80
39	22.20	69	74.00
40	22.80	70	74.80
41	23.60	71	80.30
42	24.10	72	85.70
43	25.00	73	91.00
44	25.80	74	97.30
45	29.10	75	105.50
46	30.50	76	112.70
47	31.50	77	120.50
48	32.90	78	128.50
49	34.40	79	136.40
50	35.90	80	139.10
51	36.80		
52	37.70		
53	38.60		
54	39.40		
55	40.00		
56	41.60		
57	42.90		
58	43.90		
59	45.40		



**RATE SHEET  
NAVY FEDERAL CREDIT UNION**

*Base Plan*

Facility Monthly Benefit	<b>\$1,000</b>
Home Monthly Benefit	<b>\$500</b>
Facility Benefit Duration	<b>Unlimited</b>
Home Benefit	<b>50%</b>
Lifetime Maximum	<b>Unlimited</b>
Elimination Period	<b>90 Days</b>
Home Care Level	<b>Total</b>
Inflation Protection	<b>Compound Uncapped</b>
Accelerated Payment	<b>YES</b>

*This rate sheet shows the cost per \$1,000 of coverage*

**Calculate your Premium:**

$$\frac{\text{Rate for Plan Chosen}}{\text{Facility Monthly Benefit Amount}} \times \text{Facility Monthly Benefit Amount} \div \$1,000 = \text{Your Premium (A)}$$

**For Employees Only:**

$$\frac{\text{Rate for Plan 1 (3 Year Duration)}}{3 \text{ (Based on Funded Amount)}} \times 3 = \text{Employer Paid Amount (B)}$$

$$\text{A MINUS B} = \text{EMPLOYEE'S COST}$$

*Monthly Rates*

Age	Base Plan	Age	Base Plan
18-30	24.50	60	67.50
31	25.00	61	71.40
32	25.80	62	75.30
33	26.30	63	78.90
34	26.80	64	82.90
35	28.80	65	85.30
36	29.50	66	90.00
37	30.30	67	95.80
38	31.10	68	100.70
39	32.10	69	107.00
40	33.00	70	108.30
41	34.10	71	116.20
42	35.10	72	123.80
43	36.10	73	131.30
44	37.40	74	140.10
45	42.20	75	151.80
46	43.90	76	162.10
47	45.50	77	173.20
48	47.80	78	184.50
49	49.70	79	196.10
50	52.00	80	199.60
51	53.30		
52	54.40		
53	56.00		
54	57.00		
55	57.70		
56	59.50		
57	61.70		
58	63.30		
59	65.40		