

<u> </u>				
Base Plan			<u>Options</u>	
	01.000		_	
Facility Monthly Benefit	\$1,000		Inflation Protection	Compound Uncapped
Home Monthly Benefit	\$500			
Facility Benefit Duration	3 Years			
Home Benefit	50%			
Lifetime Maximum	\$36,000			
Elimination Period	90 Days			
Home Care Level	•			
Home Care Level	Total			
	771			
Calculate your Premium		shows the co	st per \$1,000 of covera	ige
Calculate your Premium:				
	X		÷ \$1,000 =	= (A)
Rate for Plan Chosen	Facility Mo	nthly Benefit	Amount	Your Premium
	1 4011111 1110			
For Employees Only:				
1	X	6	:	= <b>(B)</b>
Rate for Plan 1				
	(Based of	n Funded Am	iount)	Employer Paid Amount
(3 Year Duration)			A MAINING D	
			A MINUS B	= 
				<b>EMPLOYEE'S COST</b>
		Monthly	Rates	
		Plan 1	Plan 2	
		1 1411 1	Base Plan V	V/:41.
	_			
	Insurance		Compound b	nflation
-	insui ance		Compound In	iiiativii
		Base Plai	-	
		Base Plai	-	
	Age 18-30 31	5.60 5.80	Option 52.80 53.30	
	Age 18-30 31 32	5.60 5.80 5.90	Option 52.80 53.30 54.00	
	Age 18-30 31 32 33	5.60 5.80 5.90 6.00	Option 52.80 53.30 54.00 54.10	
	Age 18-30 31 32 33 34	5.60 5.80 5.90 6.00 6.30	Option 52.80 53.30 54.00 54.10 54.80	
	Age 18-30 31 32 33 34 35	5.60 5.80 5.90 6.00 6.30 6.40	Option 52.80 53.30 54.00 54.10 54.80 54.80	
	Age 18-30 31 32 33 34 35 36	5.60 5.80 5.90 6.00 6.30 6.40 6.60	Option 52.80 53.30 54.00 54.10 54.80 54.80 55.90	
	Age 18-30 31 32 33 34 35 36 37	5.60 5.80 5.90 6.00 6.30 6.40 6.60	Option 52.80 53.30 54.00 54.10 54.80 54.80 55.90 56.30	
	Age 18-30 31 32 33 34 35 36 37 38	5.60 5.80 5.90 6.00 6.30 6.40 6.60 6.70	Option 52.80 53.30 54.00 54.10 54.80 54.80 55.90 56.30 57.30	
	Age 18-30 31 32 33 34 35 36 37 38 39	5.60 5.80 5.90 6.00 6.30 6.40 6.60 7.00 7.20	Option 52.80 53.30 54.00 54.10 54.80 55.90 56.30 57.30 57.80	
	Age 18-30 31 32 33 34 35 36 37 38 39 40	5.60 5.80 5.90 6.00 6.30 6.40 6.60 7.00 7.20 7.40	Option 52.80 53.30 54.00 54.10 54.80 55.90 56.30 57.30 57.80 58.80	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41	5.60 5.80 5.90 6.00 6.30 6.40 6.60 7.00 7.20 7.40 7.70	Option 52.80 53.30 54.00 54.10 54.80 55.80 55.80 55.30 57.30 58.80 59.80	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42	5.60 5.80 5.90 6.30 6.40 6.60 6.70 7.20 7.40 7.70 8.10	Option 52.80 53.30 54.00 54.10 54.80 55.90 56.30 57.30 57.80 58.80	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44	5.60 5.80 5.90 6.30 6.40 6.60 6.70 7.20 7.40 7.70 8.10	Option 52.80 53.30 54.00 54.10 54.80 55.90 56.30 57.30 57.80 58.80 59.80 60.30 61.30 61.90	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 444 45	5.60 5.80 5.90 6.30 6.40 6.60 6.70 7.20 7.40 7.70 8.10	Option 52.80 53.30 54.00 54.10 54.80 55.90 56.30 57.30 57.80 58.80 59.80 60.30 61.30 61.90 63.00	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 444 45 46	5.60 5.80 5.90 6.00 6.30 6.40 6.60 7.00 7.20 7.40 7.70 8.10 8.30 8.80 9.10	Option 52.80 53.30 54.00 54.10 54.80 55.90 56.30 57.30 57.80 58.80 59.80 60.30 61.30 61.90 63.00	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 444 45 46 47	5.60 5.80 5.90 6.00 6.30 6.40 6.60 7.00 7.20 7.40 7.70 8.10 8.30 8.80 9.10 9.70	Option 52.80 53.30 54.00 54.10 54.80 55.90 56.30 57.30 57.80 58.80 59.80 60.30 61.30 64.30 66.50	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 444 45 46 47 48	5.60 5.80 5.90 6.00 6.30 6.40 6.60 7.00 7.20 7.40 7.70 8.10 8.30 8.80 9.10 9.70 10.10	Option 52.80 53.30 54.00 54.10 54.80 55.90 56.30 57.30 57.80 58.80 59.80 60.30 61.30 64.30 66.50 68.00	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49	5.60 5.80 5.90 6.00 6.30 6.40 6.60 7.00 7.20 7.40 7.70 8.10 8.30 8.80 9.10 9.70 10.10 10.70 11.40	Option 52.80 53.30 54.00 54.10 54.80 55.90 56.30 57.30 57.80 58.80 60.30 61.30 64.30 66.50 68.00 70.00	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50	5.60 5.80 5.90 6.00 6.30 6.40 6.60 7.00 7.20 7.40 7.70 8.10 8.30 8.80 9.10 9.70 10.10 10.70 11.40 12.70	Option 52.80 53.30 54.00 54.10 54.80 55.90 56.30 57.30 57.80 58.80 60.30 61.30 61.30 66.50 68.00 70.00 71.50	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50	5.60 5.80 5.90 6.00 6.30 6.40 6.60 7.00 7.20 7.40 7.70 8.10 8.30 9.10 9.70 10.10 10.70 11.40 12.70 13.60	Option 52.80 53.30 54.00 54.10 54.80 55.90 56.30 57.30 57.80 58.80 60.30 61.30 66.50 68.00 70.00 71.50 73.80	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 445 46 47 48 49 50 51	5.60 5.80 5.90 6.00 6.30 6.40 6.60 7.00 7.20 7.40 7.70 8.10 8.30 8.80 9.10 9.70 10.10 11.40 12.70 13.60 14.50	Option 52.80 53.30 54.00 54.10 54.80 55.90 56.30 57.30 57.80 58.80 60.30 61.30 66.50 68.00 70.00 71.50 73.80 75.90	
	Age  18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52	5.60 5.80 5.90 6.00 6.30 6.40 6.60 7.00 7.20 7.40 7.70 8.10 8.30 9.10 10.10 10.70 11.40 12.70 13.60 14.50 15.40	Option 52.80 53.30 54.00 54.10 54.80 55.90 56.30 57.30 57.80 58.80 60.30 61.30 61.30 66.50 68.00 71.50 73.80 75.90 77.40	
	Age  18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52	5.60 5.80 5.90 6.00 6.30 6.40 6.60 7.00 7.20 7.40 7.70 8.10 8.30 9.10 10.10 10.70 11.40 12.70 13.60 14.50 15.40	Option 52.80 53.30 54.00 54.10 54.80 55.90 56.30 57.30 57.80 58.80 60.30 61.30 61.30 66.50 68.00 70.00 71.50 73.80 75.90 77.40 79.70	
	Age  18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52	5.60 5.80 5.90 6.00 6.30 6.40 6.60 7.00 7.20 7.40 7.70 8.10 8.30 9.10 10.10 10.70 11.40 12.70 13.60 14.50 15.40 16.50	Option 52.80 53.30 54.00 54.10 54.80 55.90 56.30 57.30 57.80 58.80 60.30 61.30 61.30 66.50 68.00 70.00 71.50 73.80 75.90 77.40 79.70 81.90	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 445 46 47 48 49 50 51 52 53 54	5.60 5.80 5.90 6.00 6.30 6.40 6.60 7.00 7.20 7.40 7.70 8.10 8.30 9.10 9.70 10.10 11.40 12.70 13.60 14.50 15.40 17.70 19.00	Option 52.80 53.30 54.00 54.10 54.80 55.90 56.30 57.30 57.80 58.80 59.80 60.30 61.30 61.30 66.50 68.00 70.00 71.50 73.80 75.90 77.40 79.70 81.90 87.40	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 445 46 47 48 49 50 51 52 53 54 55	5.60 5.80 5.90 6.00 6.30 6.40 6.60 7.00 7.20 7.40 7.70 8.10 8.30 8.80 9.10 10.10 11.40 12.70 13.60 14.50 15.50 17.70 19.00 20.30	Option 52.80 53.30 54.00 54.10 54.80 55.90 56.30 57.30 57.80 58.80 60.30 61.30 61.30 66.50 68.00 70.00 71.50 73.80 75.90 77.40 79.70 81.90 87.40 92.20	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 445 46 47 48 49 50 51 52 53 54	5.60 5.80 5.90 6.00 6.30 6.40 6.60 7.00 7.20 7.40 7.70 8.10 8.30 9.10 9.70 10.10 11.40 12.70 13.60 14.50 15.40 17.70 19.00	Option 52.80 53.30 54.00 54.10 54.80 55.90 56.30 57.30 57.80 58.80 59.80 60.30 61.30 61.30 66.50 68.00 70.00 71.50 73.80 75.90 77.40 79.70 81.90 87.40	



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Base Plan Facility Monthly Benefit Home Monthly Benefit Facility Benefit Duration Home Benefit Lifetime Maximum Elimination Period Home Care Level	\$1,000 \$500 3 Years 50% \$36,000 90 Days Total		Options Inflation Protection	Compound Uncapped
	This rate sh	eet shows the co	st per \$1,000 of coverd	19P
Calculate your Premium:		eet sitoms the eo	si per \$1,000 oj covert	*8"
Rate for Plan Chosen  For Employees Only:	X	Monthly Benefit	÷ \$1,000	Your Premium (A)
	X	6		= <b>(B)</b>
Rate for Plan 1 (3 Year Duration)		d on Funded Am		Employer Paid Amount
(5 Tun Burunon)			A MINUS B	= EMPLOYEE'S COST
		Monthly	Rates	
		Plan 1	Plan 2	
			Base Plan V	With
	Insurance		Compound I	nflation
	Age	<b>Base Plan</b>	_	
	60	28.20	109.20	
	61	30.60	114.90	
	62 63	33.20 36.00	120.90 126.90	
	64	39.10	133.00	
	65	42.80	139.20	
	66 67	46.40 50.50	147.00 156.30	
	68	55.10	169.20	
	69	60.30	183.60	
	70 71	66.30 76.80	199.10 228.80	
	72	84.30	244.00	
	73	92.10	261.10	
	74 75	100.30 109.40	279.80 298.10	
	76	119.40	319.20	
	77	129.90	341.40	
	78 79	141.30 153.60	366.90 391.60	
	80	167.10	420.60	



Base Plan			<u>Options</u>	
Facility Monthly Benefit	\$1,000		Inflation Protection	Compound Uncapped
5	· · ·		imiation i foteetion	Compound Cheapped
Home Monthly Benefit	\$500			
Facility Benefit Duration	6 Years			
Home Benefit	50%			
Lifetime Maximum	\$72,000			
Elimination Period	90 Days			
Home Care Level	Total			
	10001			
			44.000	
	This rate she	et shows the co	st per \$1,000 of covera	ige
Calculate your Premium:				
•	X		. \$1,000	= (A)
				(11)
Rate for Plan Chosen	Facility N	Ionthly Benefit	Amount	Your Premium
For Employees Only:				
Tor Employees Only.				
	X	6	=	= <b>(B)</b>
Rate for Plan 1	(Rased	on Funded Am	ount)	Employer Paid Amount
(3 Year Duration)	(Dasca	on i unded Am	ount)	Employer I aid Amount
(3 Teal Duration)			A MINUS B	=
			AMINUS D	
				<b>EMPLOYEE'S COST</b>
		Monthly	Rates	
		Plan 1	Plan 2	
		1 1411 1		₹7°41
			Base Plan V	
Ĭ	nsurance		Compound In	nflation
1	nsui ance		Compound in	1111411011
1		Base Plan	-	
	Age	Base Plan	Option	
	Age 18-30	7.80	Option 75.40	
	Age 18-30 31	7.80 8.00	Option 75.40 76.20	
	Age 18-30 31	7.80 8.00 8.30	Option 75.40 76.20 77.00	
	Age 18-30 31 32 33	7.80 8.00 8.30 8.40	Option 75.40 76.20 77.00 77.00	
	Age 18-30 31 32 33 34	7.80 8.00 8.30 8.40 8.70	Option 75.40 76.20 77.00 77.00 77.80	
1	Age 18-30 31 32 33 34 35 36	7.80 8.00 8.30 8.40	Option 75.40 76.20 77.00 77.00 77.80 77.80 79.20	
1	Age 18-30 31 32 33 34 35 36 37	7.80 8.00 8.30 8.40 8.70 8.90 9.10	Option 75.40 76.20 77.00 77.00 77.80 77.80 79.20 79.70	
	Age 18-30 31 32 33 34 35 36 37 38	7.80 8.00 8.30 8.40 8.70 8.90 9.10 9.40 9.70	Option 75.40 76.20 77.00 77.80 77.80 77.80 79.20 79.70 81.00	
	Age 18-30 31 32 33 34 35 36 37 38 39	7.80 8.00 8.30 8.40 8.70 8.90 9.10 9.40 9.70	Option 75.40 76.20 77.00 77.80 77.80 79.20 79.70 81.00 81.60	
	Age 18-30 31 32 33 34 35 36 37 38 39 40	7.80 8.00 8.30 8.40 8.70 8.90 9.10 9.40 9.70 10.00	Option 75.40 76.20 77.00 77.80 77.80 79.20 79.70 81.00 81.60 82.90	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41	7.80 8.00 8.30 8.40 8.70 8.90 9.10 9.40 9.70 10.00 10.50	Option 75.40 76.20 77.00 77.80 77.80 79.20 79.70 81.00 81.60 82.90	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42	7.80 8.00 8.30 8.40 8.70 8.90 9.10 9.70 10.00 10.50 10.80 11.20	Option 75.40 76.20 77.00 77.80 77.80 79.20 79.70 81.00 81.60 82.90 84.20 84.80	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43	7.80 8.00 8.30 8.40 8.70 8.90 9.10 9.70 10.00 10.50 10.80 11.20	Option 75.40 76.20 77.00 77.80 77.80 79.20 79.70 81.00 81.60 82.90 84.20 84.80	
	Age  18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44	7.80 8.00 8.30 8.40 8.70 8.90 9.10 9.70 10.00 10.50 11.20 11.70 12.10	Option 75.40 76.20 77.00 77.80 77.80 79.20 79.70 81.00 81.60 82.90 84.20 84.80 86.20	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44	7.80 8.00 8.30 8.40 8.70 8.90 9.10 9.70 10.00 10.50 11.20 11.70 12.10	Option 75.40 76.20 77.00 77.00 77.80 77.80 79.20 79.70 81.00 81.60 82.90 84.20 84.80 86.20 86.70 88.10	
	Age  18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46	7.80 8.00 8.30 8.40 8.70 8.90 9.10 9.70 10.00 10.50 11.20 11.70 12.10 12.70	Option 75.40 76.20 77.00 77.00 77.80 77.80 79.20 79.70 81.00 81.60 82.90 84.20 84.80 86.20 86.70 88.10	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47	7.80 8.00 8.30 8.40 8.70 8.90 9.10 9.70 10.00 10.50 11.20 11.70 12.10 12.70 13.30 14.10	Option 75.40 76.20 77.00 77.00 77.80 77.80 79.20 79.70 81.00 81.60 82.90 84.20 84.80 86.20 86.70 88.10 90.10	
	Age  18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48	7.80 8.00 8.30 8.40 8.70 8.90 9.10 9.70 10.00 10.50 11.20 11.70 12.10 12.70 13.30 14.10 14.80	Option 75.40 76.20 77.00 77.00 77.80 77.80 79.20 79.70 81.00 81.60 82.90 84.20 84.80 86.20 86.70 88.10 90.10 92.90 94.80	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49	7.80 8.00 8.30 8.40 8.70 8.90 9.10 9.70 10.00 10.50 11.20 11.70 12.10 12.70 13.30 14.10 14.80 15.70	Option 75.40 76.20 77.00 77.00 77.80 77.80 79.20 79.70 81.00 81.60 82.90 84.20 84.20 84.80 86.20 86.70 88.10 90.10 92.90 94.80	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50	7.80 8.00 8.30 8.40 8.70 8.90 9.10 9.70 10.00 10.50 11.20 11.70 12.10 12.70 13.30 14.10 14.80 15.70 17.60	Option 75.40 76.20 77.00 77.00 77.80 77.80 79.20 79.70 81.00 81.60 82.90 84.20 84.80 86.20 86.70 88.10 90.10 92.90 94.80 97.50	
	Age  18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50	7.80 8.00 8.30 8.40 8.70 8.90 9.10 9.70 10.00 10.50 11.20 11.70 12.10 12.70 13.30 14.10 14.80 15.70 17.60 18.60	Option 75.40 76.20 77.00 77.00 77.80 77.80 79.20 79.70 81.00 81.60 82.90 84.20 84.80 86.20 86.70 88.10 90.10 92.90 94.80 97.50 99.60 102.40	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 445 46 47 48 49 50 51	7.80 8.00 8.30 8.40 8.70 8.90 9.10 9.70 10.00 10.50 11.20 11.70 12.10 12.70 13.30 14.10 14.80 15.70 17.60 18.60 20.00	Option 75.40 76.20 77.00 77.00 77.80 77.80 79.20 79.70 81.00 81.60 82.90 84.20 84.80 86.20 86.70 88.10 90.10 92.90 94.80 97.50 99.60 102.40 105.20	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 445 46 47 48 49 50 51 52 53	7.80 8.00 8.30 8.40 8.70 8.90 9.10 9.70 10.00 10.50 11.20 11.70 12.10 12.70 13.30 14.10 14.80 15.70 17.60 18.60 20.00 21.20	Option 75.40 76.20 77.00 77.00 77.80 77.80 79.20 79.70 81.00 81.60 82.90 84.20 84.80 86.20 86.70 88.10 90.10 92.90 94.80 97.50 99.60 102.40 105.20 107.30	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 445 46 47 48 49 50 51 52 53	7.80 8.00 8.30 8.40 8.70 8.90 9.10 9.70 10.00 10.50 11.20 11.70 12.10 12.70 13.30 14.10 14.80 15.70 17.60 18.60 20.00	Option 75.40 76.20 77.00 77.00 77.80 77.80 79.20 79.70 81.00 81.60 82.90 84.20 84.80 86.20 86.70 88.10 90.10 92.90 94.80 97.50 99.60 102.40 105.20	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 445 46 47 48 49 50 51 52 53	7.80 8.00 8.30 8.40 8.70 8.90 9.10 9.40 9.70 10.00 10.50 11.20 11.70 12.10 12.70 13.30 14.10 14.80 15.70 17.60 18.60 20.00 21.20 22.80 24.50 26.30	Option 75.40 76.20 77.00 77.00 77.80 77.80 79.20 79.70 81.00 81.60 82.90 84.20 84.80 86.20 86.70 88.10 90.10 92.90 94.80 97.50 99.60 102.40 105.20 107.30 110.30 113.20 120.40	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 445 46 47 48 49 50 51 52 53 56 57	7.80 8.00 8.30 8.40 8.70 8.90 9.10 9.40 9.70 10.00 10.50 11.20 11.70 12.10 12.70 13.30 14.10 14.80 15.70 17.60 18.60 20.00 21.20 22.80 24.50 26.30 28.10	Option 75.40 76.20 77.00 77.00 77.80 77.80 79.20 79.70 81.00 81.60 82.90 84.20 84.80 86.20 86.70 88.10 90.10 92.90 94.80 97.50 99.60 102.40 105.20 107.30 110.30 113.20 120.40	
	Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 445 46 47 48 49 50 51 52 53	7.80 8.00 8.30 8.40 8.70 8.90 9.10 9.40 9.70 10.00 10.50 11.20 11.70 12.10 12.70 13.30 14.10 14.80 15.70 17.60 18.60 20.00 21.20 22.80 24.50 26.30	Option 75.40 76.20 77.00 77.00 77.80 77.80 79.20 79.70 81.00 81.60 82.90 84.20 84.80 86.20 86.70 88.10 90.10 92.90 94.80 97.50 99.60 102.40 105.20 107.30 110.30 113.20 120.40	



Base Plan\$1,000Inflation ProtectionFacility Monthly Benefit\$500Compound UncappedFacility Benefit Duration6 YearsCompound UncappedHome Benefit50%Compound UncappedLifetime Maximum\$72,000Elimination Period90 DaysHome Care LevelTotal  This rate sheet shows the cost per \$1,000 of coverage  **Calculate your Premium*:  **\frac{1}{2} \text{\$\frac{1}{2}\$ \$1,000 = \$\frac{1}{2}\$
Home Monthly Benefit Facility Benefit Duration Home Benefit Lifetime Maximum Elimination Period Home Care Level  Total  This rate sheet shows the cost per \$1,000 of coverage  Calculate your Premium:
Facility Benefit Duration Home Benefit Lifetime Maximum Elimination Period Home Care Level  This rate sheet shows the cost per \$1,000 of coverage  Calculate your Premium:
Home Benefit Lifetime Maximum S72,000 Elimination Period Home Care Level Total  This rate sheet shows the cost per \$1,000 of coverage  Calculate your Premium:
Lifetime Maximum Elimination Period Home Care Level  Total  This rate sheet shows the cost per \$1,000 of coverage  Calculate your Premium:
Lifetime Maximum Elimination Period Home Care Level  Total  This rate sheet shows the cost per \$1,000 of coverage  Calculate your Premium:
Elimination Period Home Care Level  Total  This rate sheet shows the cost per \$1,000 of coverage  Calculate your Premium:
Home Care Level  Total  This rate sheet shows the cost per \$1,000 of coverage  Calculate your Premium:
This rate sheet shows the cost per \$1,000 of coverage  Calculate your Premium:
Calculate your Premium:
Calculate your Premium:
X
Rate for Plan Chosen Facility Monthly Benefit Amount Your Premium
For Employees Only:
$\underline{\qquad} \qquad \qquad X \qquad \qquad 6 \qquad \qquad = \qquad \underline{\qquad} \qquad (\mathbf{B})$
Rate for Plan 1 (Based on Funded Amount) Employer Paid Amount
(3 Year Duration)
$A \text{ MINUS B} = \frac{1}{10000000000000000000000000000000000$
EMPLOYEE'S COST
Monthly Rates
Plan 1 Plan 2
Base Plan With
Insurance Compound Inflation
Age Base Plan Option
60 38.90 149.20
61 42.10 157.00 62 45.50 164.80
63 49.30 172.80
64 53.60 180.80
65 58.50 188.90
66 63.30 199.50 67 69.00 211.90
68 75.30 229.00
69 82.40 248.40
70 90.30 269.70
71 104.80 309.90
72 114.80 330.50
73 125.30 352.70 74 136.40 377.50
75 148.40 401.60
76 161.80 429.90
77 176.20 459.90
78 191.60 494.00
79 208.20 527.10



D DI			0 .:	
<u>Base Plan</u>			<u>Options</u>	
Facility Monthly Benefit	\$1,000		Inflation Protection	Compound Uncapped
Home Monthly Benefit	\$500			1
•				
Facility Benefit Duration	Unlimited			
Home Benefit	50%			
Lifetime Maximum	Unlimited			
Elimination Period	90 Days			
	•			
Home Care Level	Total			
	This rate she	et shows the co	st per \$1,000 of covera	ige
Calculate your Premium:				
	X		÷ \$1,000	= <b>(A)</b>
Rate for Plan Chosen		Ionthly Benefit	<del></del>	Your Premium
	1 defilty iv	Tolliny Delicit	Milount	1 our 1 remnum
For Employees Only:				
	X	6	=	= <b>(B)</b>
Rate for Plan 1		on Funded Am		Employer Paid Amount
(3 Year Duration)	(Dased	on runded Am	iouiii)	Employer raid Amount
(3 Teal Duration)			A MINUS B	=
			AMINOSD	EMPLOYEE'S COST
		37 11	D :	EMPLOYEE'S COST
		Monthly		
		Plan 1	Plan 2	
			Base Plan V	Vith
1	Insurance		Compound I	nflation
_	Age	Base Plan		
	18-30	11.00	106.20	
	31	11.30	100.20	
	32	11.50	107.30 108.30	
	31 32 33	11.70	108.30	
	34 35 36	12.10	109.40	
	35	12.20	109.40	
	36	12.60	111.00	
	37	12.90	111.60	
	38 39	13.40	113.10	
	39	13.60	113.70	
	40 41	14.20 14.70	115.20 116.90	
	42	15.20	117.40	
	43	15.90	119.10	
	44	16.40	119.60	
	45	17.20	121.20	
	46	18.00	123.50	
	47	19.00	127.10	
	48	19.90	129.40	
	49 50	21.10 23.50	132.90	
	50 51	25.00	135.30 138.90	
	52	26.70	142.60	
	53	28.30	144.90	
	54	30.40	148.70	
	55 56	32.50	152.40	
	56	34.90	161.60	
	57	37.20	169.30	
	58	39.90	178.70	
	59	43.00	188.10	



	1			1
<u>Base Plan</u>			<u>Options</u>	
Facility Monthly Benefit	\$1,000		Inflation Protection	Compound Uncapped
Home Monthly Benefit	\$500			1 11
Facility Benefit Duration				
Home Benefit	50%			
Lifetime Maximum	Unlimited			
Elimination Period	90 Days			
Home Care Level	Total			
1101110 00110 20101	10001			
	This vata sha	at shows the ear	st per \$1,000 of coverd	100
Calculate nous Premium		et snows the cos	si per \$1,000 oj coveri	ige
Calculate your Premium				
	X		÷ \$1,000	=(A)
Rate for Plan Chosen	Facility M	Ionthly Benefit	Amount	Your Premium
For Employees Only:		<i>y</i> = <b>210</b>		
I of Employees Only.				
	X	6	:	= <b>(B)</b>
Rate for Plan 1	(Based	on Funded Ame	ount)	Employer Paid Amount
(3 Year Duration)			,	1 3
,			A MINUS B	=
				EMPLOYEE'S COST
		Monthly	Rates	
			Plan 2	
		Plan 1	Plan 2 Rase Plan V	Nith
	Incurance		Base Plan V	
	Insurance	Plan 1	Base Plan V Compound I	nflation
	Age	Plan 1 Base Plan	Base Plan V Compound I Option	nflation
	Age 60	Plan 1  Base Plan 51.10	Base Plan V Compound I Option 197.70	nflation
	Age 60 61	Plan 1  Base Plan  51.10  55.10	Base Plan V Compound I Option 197.70 207.40	nflation
	Age 60 61 62	Plan 1  Base Plan  51.10  55.10  59.70	Base Plan V Compound I Option 197.70 207.40 217.30	nflation
	Age 60 61 62 63 64	Plan 1  Base Plan 51.10 55.10 59.70 64.50 69.90	Base Plan V Compound I Option 197.70 207.40 217.30 227.20 237.30	nflation
	Age 60 61 62 63 64 65	Plan 1  Base Plan 51.10 55.10 59.70 64.50 69.90 76.00	Base Plan V Compound I Option 197.70 207.40 217.30 227.20 237.30 247.40	nflation
	Age 60 61 62 63 64 65 66	Plan 1  Base Plan 51.10 55.10 59.70 64.50 69.90 76.00 82.40	Base Plan V Compound I Option 197.70 207.40 217.30 227.20 237.30 247.40 261.60	nflation
	Age 60 61 62 63 64 65 66	Plan 1  Base Plan  51.10  55.10  59.70  64.50  69.90  76.00  82.40  89.50	Base Plan V Compound I Option 197.70 207.40 217.30 227.20 237.30 247.40 261.60 278.70	nflation
	Age 60 61 62 63 64 65 66 67 68	Plan 1  Base Plan  51.10  55.10  59.70  64.50  69.90  76.00  82.40  89.50  97.60	Base Plan V Compound I Option 197.70 207.40 217.30 227.20 237.30 247.40 261.60 278.70 301.10	nflation
	Age 60 61 62 63 64 65 66 67 68 69	Plan 1  Base Plan  51.10  55.10  59.70  64.50  69.90  76.00  82.40  89.50  97.60  106.60	Base Plan V Compound I Option 197.70 207.40 217.30 227.20 237.30 247.40 261.60 278.70 301.10	nflation
	Age 60 61 62 63 64 65 66 67 68 69 70 71	Plan 1  Base Plan 51.10 55.10 59.70 64.50 69.90 76.00 82.40 89.50 97.60 106.60 116.70 135.30	Base Plan V Compound I Option 197.70 207.40 217.30 227.20 237.30 247.40 261.60 278.70 301.10 325.00 351.50 402.30	nflation
	Age 60 61 62 63 64 65 66 67 68 69 70 71	Plan 1  Base Plan 51.10 55.10 59.70 64.50 69.90 76.00 82.40 89.50 97.60 106.60 116.70 135.30 147.90	Base Plan V Compound I Option 197.70 207.40 217.30 227.20 237.30 247.40 261.60 278.70 301.10 325.00 351.50 402.30 427.90	nflation
	Age 60 61 62 63 64 65 66 67 68 69 70 71 72 73	Plan 1  Base Plan 51.10 55.10 59.70 64.50 69.90 76.00 82.40 89.50 97.60 106.60 116.70 135.30 147.90 161.00	Base Plan V Compound I Option 197.70 207.40 217.30 227.20 237.30 247.40 261.60 278.70 301.10 325.00 351.50 402.30 427.90	nflation
	Age 60 61 62 63 64 65 66 67 68 69 70 71 72 73	Plan 1  Base Plan 51.10 55.10 59.70 64.50 69.90 76.00 82.40 89.50 97.60 106.60 116.70 135.30 147.90 161.00	Base Plan V Compound I 0ption 197.70 207.40 217.30 227.20 237.30 247.40 261.60 278.70 301.10 325.00 351.50 402.30 427.90 486.80	nflation
	Age 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74	Plan 1  Base Plan 51.10 55.10 59.70 64.50 69.90 76.00 82.40 89.50 97.60 106.60 116.70 135.30 147.90 161.00 174.90 189.70	Base Plan V Compound I	nflation
	Age 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75	Plan 1  Base Plan 51.10 55.10 59.70 64.50 69.90 76.00 82.40 89.50 97.60 106.60 116.70 135.30 147.90 161.00 174.90 189.70 206.60	Base Plan V Compound I Option 197.70 207.40 217.30 227.20 237.30 247.40 261.60 278.70 301.10 325.00 351.50 402.30 427.90 486.80 516.10 553.20	nflation
	Age 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77	Plan 1  Base Plan  51.10  55.10  59.70  64.50  69.90  76.00  82.40  89.50  97.60  106.60  116.70  135.30  147.90  161.00  174.90  189.70  206.60  224.60  243.80	Base Plan N Compound I 0ption 197.70 207.40 217.30 227.20 237.30 247.40 261.60 278.70 301.10 325.00 351.50 402.30 427.90 456.10 486.80 516.10 553.20 590.20 633.10	nflation
	Age 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76	Plan 1  Base Plan  51.10  55.10  59.70  64.50  69.90  76.00  82.40  89.50  97.60  106.60  116.70  135.30  147.90  161.00  174.90  189.70  206.60  224.60	Base Plan N Compound I Option 197.70 207.40 217.30 227.20 237.30 247.40 261.60 278.70 301.10 325.00 351.50 402.30 427.90 456.10 486.80 516.10 553.20	nflation