

Base Plan			<u>Options</u>	
·	©1 000		-	Total
Facility Monthly Benefit	\$1,000		Home Care Level	Total
Home Monthly Benefit	\$500		Inflation Protection	Compound Uncapped
Facility Benefit Duration	3 Years			
_				
Home Benefit	50%			
Lifetime Maximum	\$36,000			
Elimination Period	90 Days			
Home Care Level	Professiona	al		
	This rate s	sheet shows the cos	t per \$1,000 of coverag	ge
Calculate your Premium			<u>, , , , , , , , , , , , , , , , , , , </u>	,
	X		÷ \$1,000 =	(A)
		)		
Rate for Plan Chosen	Facilit	y Monthly Benefit	Amount	Your Premium
For Employees Only:				
I of Limployees Only.				
	X	2	=	(B)
Rate for Plan 1			ount)	Employer Paid Amount
	(Bas	sed on Funded Amo	ount)	Employer raid Amount
(3 Year Duration)				
			$\mathbf{A} \mathbf{MINUS} \mathbf{B} =$	·
				EMPLOYEE'S COST
		Mondala	Datas	EMI EGIEE S COSI
		Monthly I		
	Plan 1	Plan 2	Plan 3	Plan 4
				<b>Base Plan With</b>
		<b>Base Plan With</b>	Base Plan Witl	n Total Home Care
Insurance		<b>Total Home Care</b>	Compound Inflat	ion Compound Inflation
Insul uncc				
A = 0			<del>-</del>	<u>-</u>
	ase Plan	Option	Option	Option
18-30	ase Plan 2.10	Option 3.20	Option 11.70	Option 16.40
18-30 31	ase Plan 2.10 2.10	Option 3.20 3.20	Option 11.70 11.80	Option 16.40 16.60
18-30 31 32	ase Plan 2.10 2.10 2.10 2.10	Option 3.20 3.20 3.30	Option 11.70 11.80 12.20	Option 16.40 16.60 17.10
18-30 31 32 33	ase Plan 2.10 2.10 2.10 2.20	Option 3.20 3.20 3.30 3.40	Option 11.70 11.80 12.20 12.50	Option 16.40 16.60 17.10 17.40
18-30 31 32 33 34	ase Plan 2.10 2.10 2.10 2.10 2.20 2.30	Option 3.20 3.20 3.30 3.40 3.50	Option 11.70 11.80 12.20 12.50 12.80	Option 16.40 16.60 17.10 17.40 17.80
18-30 31 32 33 34 35	ase Plan 2.10 2.10 2.10 2.20 2.30 2.40	Option 3.20 3.20 3.30 3.40 3.50 3.60	Option 11.70 11.80 12.20 12.50 12.80 13.20	Option 16.40 16.60 17.10 17.40 17.80 18.30
18-30 31 32 33 34 35 36	ase Plan 2.10 2.10 2.10 2.20 2.30 2.40 2.40	Option 3.20 3.20 3.30 3.40 3.50 3.60	Option 11.70 11.80 12.20 12.50 12.80 13.20 13.50	Option 16.40 16.60 17.10 17.40 17.80 18.30 18.80
18-30 31 32 33 34 35 36 37	ase Plan 2.10 2.10 2.10 2.20 2.30 2.40 2.40 2.50	Option  3.20 3.20 3.30 3.40 3.50 3.60 3.60 3.80	Option 11.70 11.80 12.20 12.50 12.80 13.20 13.50 13.70	Option 16.40 16.60 17.10 17.40 17.80 18.30 18.80 19.10
18-30 31 32 33 34 35 36 37	ase Plan 2.10 2.10 2.10 2.20 2.30 2.40 2.40 2.50 2.60	Option  3.20 3.20 3.30 3.40 3.50 3.60 3.60 3.80 4.00	Option 11.70 11.80 12.20 12.50 12.80 13.20 13.70 14.50	Option 16.40 16.60 17.10 17.40 17.80 18.30 18.80 19.10 20.00
18-30 31 32 33 34 35 36 37 38	ase Plan 2.10 2.10 2.10 2.20 2.30 2.40 2.40 2.50 2.60 2.70	Option  3.20 3.20 3.30 3.40 3.50 3.60 3.60 3.80 4.00 4.10	Option 11.70 11.80 12.20 12.50 12.80 13.20 13.50 13.70 14.50 14.80	Option  16.40  16.60  17.10  17.40  17.80  18.30  18.80  19.10  20.00  20.30
18-30 31 32 33 34 35 36 37 38 39 40	ase Plan 2.10 2.10 2.10 2.20 2.30 2.40 2.40 2.50 2.60 2.70 2.80	Option  3.20 3.20 3.30 3.40 3.50 3.60 3.60 3.80 4.00 4.10 4.20	Option 11.70 11.80 12.20 12.50 12.80 13.20 13.50 13.70 14.50 14.80 15.10	Option  16.40  16.60  17.10  17.40  17.80  18.30  18.80  19.10  20.00  20.30  20.90
18-30 31 32 33 34 35 36 37 38 39 40 41	ase Plan 2.10 2.10 2.10 2.20 2.30 2.40 2.40 2.50 2.60 2.70 2.80 3.00	Option  3.20 3.20 3.30 3.40 3.50 3.60 3.60 4.00 4.10 4.20 4.50	Option 11.70 11.80 12.20 12.50 12.80 13.20 13.50 13.70 14.50 14.80 15.10 15.50	Option  16.40  16.60  17.10  17.40  17.80  18.30  18.80  19.10  20.00  20.30  20.90  21.40
18-30 31 32 33 34 35 36 37 38 39 40 41 42	ase Plan 2.10 2.10 2.10 2.20 2.30 2.40 2.40 2.50 2.60 2.70 2.80 3.00 3.10	Option  3.20 3.20 3.30 3.40 3.50 3.60 3.60 4.00 4.10 4.20 4.50 4.70	Option 11.70 11.80 12.20 12.50 12.80 13.20 13.50 13.70 14.50 14.50 14.80 15.10 16.50	Option  16.40  16.60  17.10  17.40  17.80  18.30  18.80  19.10  20.00  20.30  20.90  21.40  22.50
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43	ase Plan 2.10 2.10 2.10 2.20 2.30 2.40 2.50 2.50 2.60 2.70 2.80 3.00 3.10 3.30	Option  3.20 3.20 3.30 3.40 3.50 3.60 3.60 4.10 4.20 4.50 4.70 4.90	Option 11.70 11.80 12.20 12.50 12.80 13.20 13.50 13.70 14.50 14.50 14.80 15.10 16.50 16.80	Option 16.40 16.60 17.10 17.40 17.80 18.30 18.80 19.10 20.00 20.30 20.90 21.40 22.50 23.10
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44	ase Plan 2.10 2.10 2.10 2.20 2.30 2.40 2.40 2.50 2.60 2.70 2.80 3.00 3.10 3.30 3.40	Option  3.20 3.20 3.30 3.40 3.50 3.60 3.60 4.10 4.20 4.50 4.70 4.90 5.10	Option 11.70 11.80 12.20 12.50 12.80 13.20 13.50 13.70 14.50 14.50 14.50 14.80 15.10 15.50 16.80 17.30	Option 16.40 16.60 17.10 17.40 17.80 18.30 18.80 19.10 20.00 20.30 20.90 21.40 22.50 23.10 23.80
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45	ase Plan 2.10 2.10 2.10 2.20 2.30 2.40 2.40 2.50 2.50 2.70 2.80 3.00 3.10 3.30 3.40 3.60	Option  3.20 3.20 3.30 3.40 3.50 3.60 3.60 4.10 4.20 4.50 4.70 4.90 5.10 5.30	Option 11.70 11.80 12.20 12.50 12.80 13.20 13.50 13.70 14.50 14.50 14.80 15.10 15.50 16.50 16.80 17.30 17.60	Option  16.40  16.60  17.10  17.40  17.80  18.30  18.80  19.10  20.00  20.30  20.90  21.40  22.50  23.10  23.80  24.20
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46	ase Plan 2.10 2.10 2.10 2.20 2.30 2.40 2.40 2.50 2.60 2.70 2.80 3.00 3.10 3.30 3.40 3.70	Option  3.20 3.20 3.30 3.40 3.50 3.60 3.60 4.10 4.20 4.50 4.70 4.90 5.10 5.30 5.60	Option 11.70 11.80 12.20 12.50 12.80 13.20 13.50 13.70 14.50 14.50 14.80 15.10 15.50 16.50 16.80 17.30 17.60 18.30	Option  16.40  16.60  17.10  17.40  17.80  18.30  18.80  19.10  20.00  20.30  20.90  21.40  22.50  23.10  23.80  24.20  25.20
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47	ase Plan 2.10 2.10 2.10 2.20 2.30 2.40 2.40 2.50 2.60 2.70 2.80 3.00 3.10 3.30 3.40 3.70 3.90	Option  3.20 3.20 3.30 3.40 3.50 3.60 3.60 4.10 4.20 4.50 4.70 4.90 5.10 5.30 5.60 5.90	Option 11.70 11.80 12.20 12.50 12.80 13.20 13.50 13.70 14.50 14.50 14.80 15.10 15.50 16.50 16.80 17.30 17.60 18.30 18.80	Option  16.40  16.60  17.10  17.40  17.80  18.30  18.80  19.10  20.00  20.30  20.90  21.40  22.50  23.10  23.80  24.20  25.20  26.00
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48	ase Plan 2.10 2.10 2.10 2.20 2.30 2.40 2.50 2.60 2.70 2.80 3.10 3.30 3.10 3.30 3.10 3.90 4.10	Option  3.20 3.20 3.30 3.40 3.50 3.60 3.60 4.10 4.20 4.50 4.70 4.90 5.10 5.30 5.60 5.90 6.30	Option 11.70 11.80 12.20 12.50 12.80 13.20 13.50 13.70 14.50 14.50 14.50 14.80 15.10 15.50 16.50 16.80 17.30 17.60 18.30 18.80 19.50	Option  16.40  16.60  17.10  17.40  17.80  18.30  18.80  19.10  20.00  20.30  20.90  21.40  22.50  23.10  23.80  24.20  25.20  26.00  27.20
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49	ase Plan 2.10 2.10 2.10 2.10 2.20 2.30 2.40 2.50 2.60 2.70 2.80 3.10 3.30 3.10 3.30 3.10 3.30 3.40 3.30 3.40 3.30 3.40 3.30	Option  3.20 3.20 3.30 3.40 3.50 3.60 3.60 4.00 4.10 4.20 4.50 4.70 4.90 5.10 5.30 5.60 5.90 6.30 6.60	Option 11.70 11.80 12.20 12.50 12.80 13.20 13.50 13.70 14.50 14.50 14.50 15.10 15.50 16.50 16.80 17.30 17.60 18.30 18.80 19.50 19.80	Option  16.40  16.60  17.10  17.40  17.80  18.30  18.30  19.10  20.00  20.30  20.90  21.40  22.50  23.10  23.80  24.20  25.20  26.00  27.20  27.80
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50	ase Plan 2.10 2.10 2.10 2.10 2.20 2.30 2.40 2.50 2.60 2.70 2.80 3.10 3.30 3.10 3.30 3.10 3.30 4.10 4.30 4.60	Option  3.20 3.20 3.30 3.40 3.50 3.60 3.60 3.80 4.00 4.10 4.20 4.50 4.50 4.70 4.90 5.10 5.30 5.60 5.90 6.30 6.60 7.00	Option 11.70 11.80 12.20 12.50 12.80 13.20 13.50 13.70 14.50 14.50 14.50 15.10 15.50 16.80 17.30 17.60 18.30 18.80 19.50 19.80 20.70	Option  16.40  16.60  17.10  17.40  17.80  18.30  18.30  19.10  20.00  20.30  20.90  21.40  22.50  23.10  23.80  24.20  25.20  26.00  27.20  27.80  28.90
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51	ase Plan 2.10 2.10 2.10 2.20 2.30 2.40 2.50 2.60 2.70 2.80 3.00 3.30 3.40 3.30 3.40 3.70 3.90 4.10 4.30 4.60 4.80	Option  3.20 3.20 3.30 3.40 3.50 3.60 3.60 3.80 4.00 4.10 4.20 4.50 4.70 4.90 5.10 5.30 5.60 5.90 6.30 6.60 7.00 7.40	Option 11.70 11.80 12.20 12.50 12.80 13.50 13.70 14.50 14.50 14.50 15.10 15.50 16.80 17.30 17.60 18.30 18.80 19.50 19.80 20.70 21.20	Option  16.40  16.60  17.10  17.40  17.80  18.30  18.30  19.10  20.00  20.30  20.90  21.40  22.50  23.10  23.80  24.20  25.20  26.00  27.20  27.80  28.90  29.80
18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52	ase Plan 2.10 2.10 2.10 2.20 2.30 2.40 2.50 2.60 2.70 2.80 3.10 3.30 3.40 3.70 3.90 4.10 4.30 4.60 4.80 5.20	Option  3.20 3.20 3.30 3.40 3.50 3.60 3.60 3.80 4.00 4.10 4.20 4.50 4.70 4.90 5.10 5.30 5.60 5.90 6.30 6.60 7.00 7.40 7.90	Option  11.70  11.80  12.20  12.50  12.80  13.20  13.50  14.50  14.50  14.50  15.10  15.50  16.80  17.30  17.60  18.30  18.80  19.50  19.80  20.70  21.20  22.10	Option  16.40  16.60  17.10  17.40  17.80  18.30  18.30  19.10  20.00  20.30  20.90  21.40  22.50  23.10  23.80  24.20  25.20  26.00  27.20  27.80  28.90  29.80  31.30
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	ase Plan 2.10 2.10 2.10 2.20 2.30 2.40 2.50 2.60 2.70 2.80 3.10 3.30 3.40 3.70 3.90 4.10 4.30 4.60 4.80 5.20 5.40	Option  3.20 3.30 3.40 3.50 3.60 3.60 3.80 4.00 4.10 4.20 4.50 4.70 4.90 5.10 5.30 5.60 5.90 6.30 6.60 7.00 7.40 7.90 8.40	Option  11.70  11.80  12.20  12.50  12.80  13.50  13.70  14.50  14.50  15.10  15.50  16.80  17.30  17.60  18.30  18.80  19.50  19.80  20.70  21.20  22.80	Option  16.40  16.60  17.10  17.40  17.80  18.30  18.30  19.10  20.00  20.30  20.90  21.40  22.50  23.10  23.80  24.20  25.20  26.00  27.20  27.80  28.90  29.80  31.30  32.40
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	ase Plan 2.10 2.10 2.10 2.10 2.20 2.30 2.40 2.50 2.60 2.70 2.80 3.00 3.30 3.40 3.30 3.40 3.70 3.90 4.10 4.30 4.60 4.80 5.20 5.40 5.70	Option  3.20 3.30 3.40 3.50 3.60 3.60 3.80 4.00 4.10 4.20 4.50 4.70 4.90 5.10 5.30 5.60 5.90 6.60 7.00 7.40 7.90 8.40 8.90	Option  11.70  11.80  12.20  12.50  12.80  13.50  13.70  14.50  14.50  15.10  15.50  16.80  17.30  17.60  18.30  18.80  19.50  19.80  20.70  21.20  22.10  22.80  23.80	Option  16.40  16.60  17.10  17.40  17.80  18.30  18.30  19.10  20.00  20.30  20.90  21.40  22.50  23.10  23.80  24.20  25.20  26.00  27.20  27.80  28.90  29.80  31.30  32.40  33.70
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	ase Plan 2.10 2.10 2.10 2.10 2.20 2.30 2.40 2.50 2.60 2.70 2.80 3.00 3.30 3.40 3.30 3.40 3.70 3.90 4.10 4.30 4.60 4.80 5.20 5.40 5.70 6.10	Option  3.20 3.30 3.40 3.50 3.60 3.60 3.80 4.00 4.10 4.20 4.50 4.70 4.90 5.10 5.30 5.60 5.90 6.60 7.00 7.40 7.90 8.40 8.90 9.40	Option  11.70  11.80  12.20  12.50  12.80  13.50  13.70  14.50  14.50  15.10  15.50  16.80  17.30  17.60  18.30  18.80  19.50  19.80  20.70  21.20  22.10  22.80  23.80  24.60	Option  16.40  16.60  17.10  17.40  17.80  18.30  18.30  19.10  20.00  20.30  20.90  21.40  22.50  23.10  23.80  24.20  25.20  26.00  27.20  27.80  28.90  29.80  31.30  32.40  33.70  34.70
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	ase Plan 2.10 2.10 2.10 2.10 2.20 2.30 2.40 2.50 2.60 2.70 2.80 3.00 3.10 3.30 3.40 3.30 3.40 3.70 3.90 4.10 4.30 4.60 4.80 5.20 5.40 5.70 6.10 6.50	Option  3.20 3.30 3.40 3.50 3.60 3.60 3.80 4.00 4.10 4.20 4.50 4.70 4.90 5.10 5.30 5.60 5.90 6.60 7.00 7.40 7.90 8.40 8.90 9.40 10.10	Option  11.70  11.80  12.20  12.50  12.80  13.50  13.70  14.50  14.50  15.10  15.50  16.80  17.30  17.60  18.30  18.80  19.50  19.80  20.70  21.20  22.10  22.80  23.80  24.60  25.70	Option  16.40  16.60  17.10  17.40  17.80  18.30  18.30  19.10  20.00  20.30  20.90  21.40  22.50  23.10  23.80  24.20  25.20  26.00  27.20  27.80  28.90  29.80  31.30  32.40  33.70  34.70  36.30
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	ase Plan 2.10 2.10 2.10 2.10 2.20 2.30 2.40 2.50 2.60 2.70 2.80 3.00 3.10 3.30 3.40 3.70 3.90 4.10 4.30 4.60 4.80 5.20 5.40 5.70 6.10 6.50 7.00	Option  3.20 3.30 3.40 3.50 3.60 3.60 3.80 4.00 4.10 4.20 4.50 4.70 4.90 5.10 5.30 5.60 5.90 6.60 7.00 7.40 7.90 8.40 8.90 9.40 10.10 10.80	Option  11.70  11.80  12.20  12.50  12.80  13.50  13.50  14.50  14.50  14.50  15.10  15.50  16.80  17.30  17.60  18.30  18.80  19.50  19.80  20.70  21.20  22.10  22.80  23.80  24.60  25.70  27.20	Option  16.40  16.60  17.10  17.40  17.80  18.30  18.30  19.10  20.00  20.30  20.90  21.40  22.50  23.10  23.80  24.20  25.20  26.00  27.20  27.80  28.90  29.80  31.30  32.40  33.70  34.70  36.30  38.20
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	ase Plan 2.10 2.10 2.10 2.10 2.20 2.30 2.40 2.50 2.60 2.70 2.80 3.00 3.10 3.30 3.40 3.30 3.40 3.70 3.90 4.10 4.30 4.60 4.80 5.20 5.40 5.70 6.10 6.50	Option  3.20 3.30 3.40 3.50 3.60 3.60 3.80 4.00 4.10 4.20 4.50 4.70 4.90 5.10 5.30 5.60 5.90 6.60 7.00 7.40 7.90 8.40 8.90 9.40 10.10	Option  11.70  11.80  12.20  12.50  12.80  13.50  13.70  14.50  14.50  15.10  15.50  16.80  17.30  17.60  18.30  18.80  19.50  19.80  20.70  21.20  22.10  22.80  23.80  24.60  25.70	Option  16.40  16.60  17.10  17.40  17.80  18.30  18.30  19.10  20.00  20.30  20.90  21.40  22.50  23.10  23.80  24.20  25.20  26.00  27.20  27.80  28.90  29.80  31.30  32.40  33.70  34.70  36.30



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 Professional		Options Home Care Level Inflation Protection	Total Compound Uncapped	
	This rate sheet shows the cost per \$1,000 of coverage				
Calculate your Premium:		eet snows the cos	st per \$1,000 oj coveraș	ge	
Rate for Plan Chosen  For Employees Only:	Χ	Monthly Benefit	÷ \$1,000 =	Your Premium (A)	
	X	2	=	(B)	
Rate for Plan 1 (3 Year Duration)	(Based	d on Funded Am	,	Employer Paid Amount	
			A MINUS B =	EMPLOYEE'S COST	
		Monthly .	Rates		
	Plan 1	Plan 2	Plan 3	Plan 4	
				Base Plan With	
_		Base Plan With	Base Plan With		
Insurance		otal Home Care	Compound Inflat	-	
9	ase Plan 8.70	Option 13.30	<u>Option</u> 31.20	Option 43.80	
	9.50	14.30	33.50	46.60	
62 10	0.50	15.70	36.00	50.00	
63 1:	1.40	16.90	38.50	53.20	
	2.50	18.40	41.40	56.70	
	4.30 5.80	20.60 22.40	46.00 49.50	62.20 66.20	
	7.60	24.50	54.40	71.80	
	9.50	26.70	58.60	76.30	
69 2:	1.60	29.10	63.60	82.00	
70 24	4.00	31.90	68.60	87.60	
	6.70	34.90	75.10 91 50	95.00	
73 32	9.60 2.80	38.20 <b>4</b> 2.00	81.50 88.40	102.00 109.90	
1 73	2.00	45.90	95.80	118.00	
1 74 30	6.20				
74 30	6.20 3.70	54.80	113.20	138.40	
75 4: 76 4:	3.70 7.90	54.80 59.50	113.20 122.80	148.90	
76 <b>4</b> ° 77 52	3.70 7.90 2.70	54.80 59.50 64.80	113.20 122.80 132.30	148.90 159.00	
76 4' 77 52 78 5'	3.70 7.90	54.80 59.50	113.20 122.80	148.90	



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Base Plan			Ontions	
	01.000		<u>Options</u>	75. 4. I
Facility Monthly Benefit			Home Care Level	Total
Home Monthly Benefit	\$500		Inflation Protection	Compound Uncapped
Facility Benefit Duration	6 Years			
Home Benefit	50%			
Lifetime Maximum	\$72,000			
Elimination Period	90 Days			
Home Care Level	Professio	nal		
	This rate	sheet shows the cos	st per \$1,000 of covera	ge
Calculate your Premium		Silver Silver Silver Cos	per \$1,000 oj coveru	8
				(4)
	Χ		÷ \$1,000 =	
Rate for Plan Chosen	Facil	ity Monthly Benefit	Amount	Your Premium
For Employees Only:				
	37	•		
	$\mathbf{X}$	2		=(B)
Rate for Plan 1	(B	ased on Funded Amo	ount)	<b>Employer Paid Amount</b>
(3 Year Duration)			,	1 0
			A MINUS B =	=
				EMPLOYEE'S COST
		Monthly	Rates	
	DI 1			DI 4
	Plan 1	Plan 2	Plan 3	Plan 4
				<b>Base Plan With</b>
		<b>Base Plan With</b>	Base Plan Wit	h Total Home Care
Insurance		<b>Total Home Care</b>	Compound Inflat	tion Compound Inflation
_	ase Plan		_	<u>-</u>
9	2.80	Option 4.30	Option 15.60	Option 22.10
	2.80	4.40	16.00	22.10
32	2.90	4.50	16.30	23.10
33	2.90	4.60	16.70	23.60
34	3.00	4.70	17.10	24.10
35	3.20	4.90	17.50	24.60
36	3.30	5.00	18.20	25.50
37	3.40	5.20	18.60	26.00
38	3.50	5.40	19.20	26.90
39	3.60 3.80	5.60 5.80	19.50	27.40
40 41	3.80	5.80 6.00	20.00 20.70	28.10 29.00
42	4.10	6.40	21.50	30.10
43	4 30	6.60	21.90	30.10
44	4.30 4.50	6.90	22.90	31.90
45	4 80	7.30	23.60	32.90
46	5.00 5.20 5.60 5.70	7.70	24.40	34 00
47	5.20	8.10 8.60	24.90	35.10 36.20 37.60
48	5.60	8.60	25.50	36.20
49	5.70	9.00	26.40	37.60
50	6.IU	9.60	27.20	38.90
51 52	6.40	10.10	28.10 29.00	40.50
52 53	6.80 7.20	10.80	30.10	41.90 43.70
53 54	7.60	11.40 12.10	31.30	45.50
55	8.10	12.10	32.50	46.90
56	8.70	13.80	33.60	48.70
57	9.20	14.70	35.30	51.40
58	9.90	15.80	36.90	53.80
59 1	0.60	16.90	38.80	56.50



n ni			0 /:			
<u>Base Plan</u>	01.000		<u>Options</u>			
Facility Monthly Benefit			Home Care Level	Total		
Home Monthly Benefit	\$500		Inflation Protection	Compound Uncapped		
Facility Benefit Duration	6 Years					
Home Benefit	50%					
Lifetime Maximum	\$72,000					
Elimination Period	90 Days					
Home Care Level	Profession	nal				
	110100010					
	This rate	sheet shows the cos	st per \$1,000 of covera	ge		
Calculate your Premiun	ı:					
	X		÷ \$1,000 =	<b>(A)</b>		
Rate for Plan Chosen		ity Monthly Benefit		Your Premium		
	1 acm	ity Monthly Delicit	Amount	1 our 1 tennum		
For Employees Only:						
	X	2	=	=(B)		
Rate for Plan 1	(Ba	ased on Funded Amo	ount)	Employer Paid Amount		
(3 Year Duration)			,	- •		
			A MINUS B =	=		
				EMPLOYEE'S COST		
Monthly Rates						
		monthly 1				
	Plan 1	Plan 2	Plan 3	Plan 4		
	Plan 1			Plan 4 Base Plan With		
	Plan 1			<b>Base Plan With</b>		
Insurance	Plan 1	Plan 2	Plan 3 Base Plan Wit	Base Plan With h Total Home Care		
	Plan 1 Base Plan	Plan 2  Base Plan With Total Home Care	Plan 3 Base Plan Wit Compound Inflat	Base Plan With h Total Home Care tion Compound Inflation		
Age B	Base Plan	Plan 2  Base Plan With Total Home Care Option 18.10	Plan 3  Base Plan Wit Compound Inflat Option 40.50	Base Plan With h Total Home Care tion Compound Inflation Option 59.10		
Age B 60 1 61 1	Base Plan 11.30 12.40	Plan 2  Base Plan With Total Home Care Option 18.10 19.70	Plan 3  Base Plan Wit Compound Inflat Option 40.50 43.50	Base Plan With h Total Home Care tion Compound Inflation Option 59.10 63.30		
Age B 60 1 61 1 62 1	Base Plan 11.30 12.40 13.60	Plan 2  Base Plan With Total Home Care Option 18.10 19.70 21.50	Plan 3  Base Plan Wit Compound Inflat Option 40.50 43.50 46.50	Base Plan With h Total Home Care tion Compound Inflation Option 59.10 63.30 67.70		
Age B 60 1 61 1 62 1 63 1	Base Plan 11.30 12.40 13.60 14.90	Plan 2  Base Plan With Total Home Care Option 18.10 19.70 21.50 23.30	Plan 3  Base Plan Wit Compound Inflat Option 40.50 43.50 46.50 49.70	Base Plan With  Total Home Care tion Compound Inflation Option 59.10 63.30 67.70 72.00		
Age B 60 1 61 1 62 1 63 1 64 1 65	Base Plan 11.30 12.40 13.60 14.90 16.30	Plan 2  Base Plan With Total Home Care Option 18.10 19.70 21.50 23.30 25.40 28.40	Plan 3  Base Plan Wit Compound Inflat Option 40.50 43.50 46.50 49.70 53.30 59.40	Base Plan With Total Home Care tion Compound Inflation Option 59.10 63.30 67.70 72.00 76.90 84.80		
Age B 60 1 61 1 62 1 63 1 64 1 65 1	Base Plan 11.30 12.40 13.60 14.90 16.30 18.50	Plan 2  Base Plan With Total Home Care Option 18.10 19.70 21.50 23.30 25.40 28.40 31.00	Plan 3  Base Plan Wit Compound Inflat Option 40.50 43.50 46.50 49.70 53.30 59.40 64.20	Base Plan With Total Home Care tion Compound Inflation Option 59.10 63.30 67.70 72.00 76.90 84.80 90.80		
Age B 60 1 61 1 62 1 63 1 64 1 65 1 66 2	Base Plan 11.30 12.40 13.60 14.90 16.30 18.50 20.60	Plan 2  Base Plan With Total Home Care Option 18.10 19.70 21.50 23.30 25.40 28.40 31.00 33.90	Plan 3  Base Plan Wit Compound Inflat Option 40.50 43.50 46.50 49.70 53.30 59.40 64.20 69.70	Base Plan With Total Home Care tion Compound Inflation Option 59.10 63.30 67.70 72.00 76.90 84.80 90.80 97.80		
Age B 60 1 61 1 62 1 63 1 64 1 65 1 66 2 67 2	Base Plan 11.30 12.40 13.60 14.90 16.30 18.50 20.60 22.80	Plan 2  Base Plan With Total Home Care Option  18.10 19.70 21.50 23.30 25.40 28.40 31.00 33.90 37.00	Plan 3  Base Plan Wit Compound Inflat Option 40.50 43.50 46.50 49.70 53.30 59.40 64.20 69.70 75.20	Base Plan With Total Home Care tion Compound Inflation Option 59.10 63.30 67.70 72.00 76.90 84.80 90.80		
Age B 60 1 61 1 62 1 63 1 64 1 65 1 66 2 67 2 68 2 69 70	Base Plan 11.30 12.40 13.60 14.90 16.30 18.50 20.60 22.80 25.20 27.90	Plan 2  Base Plan With Total Home Care Option  18.10 19.70 21.50 23.30 25.40 28.40 31.00 33.90 37.00 40.40 44.10	Plan 3  Base Plan Wit Compound Inflat Option 40.50 43.50 46.50 49.70 53.30 59.40 64.20 69.70 75.20 81.20 87.60	Base Plan With Total Home Care tion Compound Inflation Option  59.10 63.30 67.70 72.00 76.90 84.80 90.80 97.80 104.30 111.90 119.70		
Age B 60 1 61 1 62 1 63 1 64 1 65 1 66 2 67 2 68 69 2 70 71	Base Plan 11.30 12.40 13.60 14.90 16.30 18.50 20.60 22.80 22.80 27.90 30.80	Plan 2  Base Plan With Total Home Care Option  18.10 19.70 21.50 23.30 25.40 28.40 31.00 33.90 37.00 40.40 44.10 48.40	Plan 3  Base Plan Wit Compound Inflat Option 40.50 43.50 46.50 49.70 53.30 59.40 64.20 69.70 75.20 81.20 87.60 95.90	Base Plan With Total Home Care tion Compound Inflation Option  59.10 63.30 67.70 72.00 76.90 84.80 90.80 97.80 104.30 111.90 119.70 129.90		
Age B 60 1 61 1 62 1 63 1 64 1 65 1 66 2 67 2 68 69 70 71 72 33	Base Plan 11.30 12.40 13.60 14.90 16.30 18.50 20.60 22.80 22.80 27.90 30.80 34.20	Plan 2  Base Plan With Total Home Care Option  18.10 19.70 21.50 23.30 25.40 28.40 31.00 33.90 37.00 40.40 44.10 48.40 52.90	Plan 3  Base Plan Wit Compound Inflat Option 40.50 43.50 46.50 49.70 53.30 59.40 64.20 69.70 75.20 81.20 87.60 95.90 103.70	Base Plan With Total Home Care tion Compound Inflation Option 59.10 63.30 67.70 72.00 72.00 76.90 84.80 90.80 97.80 104.30 111.90 119.70 129.90 139.40		
Age B 60 1 61 1 62 1 63 1 64 1 65 1 66 2 67 2 68 2 69 70 3 71 3 72 73 74	Base Plan 11.30 12.40 13.60 14.90 16.30 18.50 20.60 22.80 27.90 30.80 34.20 37.90 41.80	Plan 2  Base Plan With Total Home Care Option  18.10 19.70 21.50 23.30 25.40 28.40 31.00 33.90 37.00 40.40 44.10 48.40 52.90 58.00 63.40	Plan 3  Base Plan Wit Compound Inflat Option 40.50 43.50 46.50 49.70 53.30 59.40 64.20 69.70 75.20 81.20 87.60 95.90 103.70 112.20 121.90	Base Plan With Total Home Care tion Compound Inflation Option 59.10 63.30 67.70 72.00 76.90 84.80 90.80 97.80 104.30 111.90 119.70 129.90 139.40 150.20 161.90		
Age B 60 1 61 1 62 1 63 64 1 65 1 66 2 67 2 68 2 69 70 3 71 3 72 73 74 75	Base Plan 11.30 12.40 13.60 14.90 16.30 18.50 20.60 22.80 27.90 30.80 34.20 37.90 41.80 46.20 55.60	Plan 2  Base Plan With Total Home Care Option  18.10 19.70 21.50 23.30 25.40 28.40 31.00 33.90 37.00 40.40 44.10 48.40 52.90 58.00 63.40 75.80	Plan 3  Base Plan Wit Compound Inflat Option  40.50 43.50 46.50 49.70 53.30 59.40 64.20 69.70 75.20 81.20 87.60 95.90 103.70 112.20 121.90 143.60	Base Plan With Total Home Care tion Compound Inflation Option 59.10 63.30 67.70 72.00 76.90 84.80 90.80 97.80 104.30 111.90 119.70 129.90 139.40 150.20 161.90 189.60		
Age B 60 1 61 1 62 1 63 1 64 1 65 1 66 2 67 2 68 2 70 3 71 3 72 3 74 75 76	Base Plan 11.30 12.40 13.60 14.90 16.30 18.50 20.60 22.80 22.80 27.90 30.80 34.20 37.90 11.80 16.20 55.60	Plan 2  Base Plan With Total Home Care Option  18.10 19.70 21.50 23.30 25.40 28.40 31.00 33.90 37.00 40.40 44.10 48.40 52.90 58.00 63.40 75.80 82.50	Plan 3  Base Plan Wit Compound Inflat Option  40.50 43.50 46.50 49.70 53.30 59.40 64.20 69.70 75.20 81.20 87.60 95.90 103.70 112.20 121.90 143.60 155.90	Base Plan With Total Home Care tion Compound Inflation Option  59.10 63.30 67.70 72.00 76.90 84.80 90.80 97.80 104.30 111.90 119.70 129.90 139.40 150.20 161.90 189.60 204.30		
Age B 60 1 61 1 62 1 63 1 64 1 65 1 66 2 67 2 68 2 70 3 71 3 72 3 74 4 75 76 66 77	Base Plan 11.30 12.40 13.60 14.90 16.30 18.50 20.60 22.80 22.80 27.90 30.80 34.20 37.90 11.80 16.20 55.60	Plan 2  Base Plan With Total Home Care Option  18.10 19.70 21.50 23.30 25.40 28.40 31.00 33.90 37.00 40.40 44.10 48.40 52.90 58.00 63.40 75.80 82.50 89.80	Plan 3  Base Plan Wit Compound Inflat Option  40.50 43.50 46.50 49.70 53.30 59.40 64.20 69.70 75.20 81.20 87.60 95.90 103.70 112.20 121.90 143.60 155.90 167.50	Base Plan With Total Home Care tion Compound Inflation Option 59.10 63.30 67.70 72.00 76.90 84.80 90.80 97.80 104.30 111.90 119.70 129.90 139.40 150.20 161.90 189.60 204.30 218.00		
Age B 60 1 61 1 62 1 63 1 64 1 65 66 2 67 68 2 69 70 3 71 3 72 3 74 75 5 76 76 77 78 79	Base Plan 11.30 12.40 13.60 14.90 16.30 18.50 20.60 22.80 22.80 27.90 30.80 34.20 37.90 11.80 16.20 55.60	Plan 2  Base Plan With Total Home Care Option  18.10 19.70 21.50 23.30 25.40 28.40 31.00 33.90 37.00 40.40 44.10 48.40 52.90 58.00 63.40 75.80 82.50	Plan 3  Base Plan Wit Compound Inflat Option  40.50 43.50 46.50 49.70 53.30 59.40 64.20 69.70 75.20 81.20 87.60 95.90 103.70 112.20 121.90 143.60 155.90	Base Plan With Total Home Care tion Compound Inflation Option  59.10 63.30 67.70 72.00 76.90 84.80 90.80 97.80 104.30 111.90 119.70 129.90 139.40 150.20 161.90 189.60 204.30		



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Paga Plan			Ontions	
Base Plan	04.000		<u>Options</u>	
Facility Monthly Benefit	\$1,000		Home Care Level	Total
Home Monthly Benefit	\$500		Inflation Protection	Compound Uncapped
Facility Benefit Duration		1		- Compression Compression
		.1		
Home Benefit	50%			
Lifetime Maximum	Unlimited	ŀ		
Elimination Period	90 Days			
	•	•		
Home Care Level	Professio	nai		
	771			
Calculate very Dueming		sheet shows the cos	st per \$1,000 of covera	ge
Calculate your Premium				
	X		÷ \$1,000 =	
Rate for Plan Chosen	Facil	ity Monthly Benefit	Amount	Your Premium
For Employees Only:		-		
F - 7	v	2	_	_ ( <b>D</b> )
D ( C D1 1	X	2	=	( <b>D</b> )
Rate for Plan 1	(B	ased on Funded Amo	ount)	Employer Paid Amount
(3 Year Duration)			A MANIELO D	
			$\mathbf{A} \mathbf{MINUS} \mathbf{B} =$	
				<b>EMPLOYEE'S COST</b>
		Monthly I	Rates	
	Plan 1	Plan 2	Plan 3	Plan 4
	1 Iaii 1	Tian 2	1 Ian 5	
				<b>Base Plan With</b>
		<b>Base Plan With</b>	Base Plan Wit	h Total Home Care
Insurance		<b>Total Home Care</b>	Compound Inflat	tion Compound Inflation
_	Base Plan	Option	Option	Option
8			20.70	30.40
18-30	3.80	6.20		30.40
31 32	3.80 4.00	6.20 6.40	21.20 21.70	31.30
33	4.00	6.50	22.10	32.50
34	4.10	6.60	22.50	33.00
35	4.20	6.80	23.30	34.20
36	4.40	7.00	23.80	34.80
37	4.60	7.30	24.60	36.00
38	4.70	7.50	25.20	36.70
39	4 90	7.80	26.00	37.80
40	5.00 5.40 5.50 5.80 6.10	8.10 8.50 8.80	26.70	38.80
41	5.40	8.50	27.80	40.20
42	5.50	8.80	28.40	41.30
43	5.80	9.20 9.70	29.00	42.20
44	6.10	9.70	30.30	44.00
45	6.40	10.20	30.80	44.80
46	6.70	10.70	32.00	46.60
47 48	7.00 7.40	11.30 11.90	32.90 33.70	48.40 49.90
48	7.40	12.60	34.70	49.90 51.70
50	8.10	13.40	34.70 35.50	53.40
51	8.50	14.10	36.60	55.40
52	9.00	15.00	38.10	57.80
53	9.60	16.00	39.10	60.00
54 1	10.00	16.90	40.30	62.20
55 1	0.50	17.90	42.00	64.10
56 1	1.30	19.20	43.40	66.80
57 1	L2.00	20.50	45.60	70.40
58 1	L2.80	22.00	47.60	73.70
	13.70	23.60	49.60	77.30



Base Plan			<u>Options</u>	
Facility Monthly Benefit	\$1,000		Home Care Level	Total
Home Monthly Benefit	\$500		Inflation Protection	Compound Uncapped
<u> </u>			initiation i foteetion	Compound Cheapped
Facility Benefit Duration	Unlimited			
Home Benefit	50%			
Lifetime Maximum	Unlimited			
Elimination Period	90 Days			
Home Care Level	Profession	nal		
Tionic Care Level	1101033101	141		
	This vata	sheet shows the east	st per \$1,000 of covera	ga a
Calculate your Premium.		sneet snows the cos	si per \$1,000 oj covera	ge
Caremure your Fremum.			. 41.000	
	X		÷ \$1,000 =	(11)
Rate for Plan Chosen	Facili	ty Monthly Benefit	Amount	Your Premium
For Employees Only:		-		
	37	2		<b>(D)</b>
	X	2	=	( <b>D</b> )
Rate for Plan 1	(Ba	ised on Funded Am	ount)	Employer Paid Amount
(3 Year Duration)			A DEPOSITION D	
			$\mathbf{A} \mathbf{MINUS} \mathbf{B} =$	
				EMPLOYEE'S COST
		Monthly 1	Rates	
	Plan 1	Plan 2	Plan 3	Plan 4
				<b>Base Plan With</b>
		Base Plan With	Base Plan Wit	
Insurance		<b>Total Home Care</b>	Compound Inflat	
	aga Dlan		-	-
8	ase Plan	Option Option	Option 51 FO	Option
	4.70 6.10	25.30 27.50	51.50 55.50	80.80 87.00
	7.50	30.00	59.20	93.00
	9.10	32.60	63.30	99.10
64 2	0.70	35.40	67.40	105.70
	3.50	39.60	74.60	116.00
66 2 67 2	6.00 8.80	43.20 47.20	80.70	124.50 134.10
68 3	1.90	47.20 51.60	87.60 94.30	134.10
69 3	5.20	56.20	102.10	153.80
70 3	8.90	61.40	109.90	164.40
71 4	3.10	67.20	119.60	177.40
72 4	7.50	73.40	130.00	191.20
73 55 74 5	2.40 7.70	80.10 87.40	140.00	205.20
	9.30	103.90	151.60 178.10	220.20 257.00
	6.10	113.10	193.00	276.90
77 8.	3.40	122.90	207.80	295.90
78 9	1.30	133.60	224.20	317.00
	9.80	145.00	240.30	338.60
80 10	9.20	157.40	259.50	363.40