



**RATE SHEET**  
**CUPERTINO ELECTRIC, INC.**

|                           |                 |                      |                                                     |
|---------------------------|-----------------|----------------------|-----------------------------------------------------|
| <u>Base Plan</u>          |                 | <u>Options</u>       |                                                     |
| Facility Monthly Benefit  | <b>\$1,000</b>  | Home Monthly Benefit | <b>\$500</b>                                        |
| Facility Benefit Duration | <b>3 Years</b>  | Home Benefit         | <b>50%</b>                                          |
| Lifetime Maximum          | <b>\$36,000</b> | Inflation Protection | <b>Simple Uncapped</b>                              |
| Elimination Period        | <b>90 Days</b>  | Home Care Level      | <b>Home, Community-Based &amp; Immediate Family</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:**

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

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

**Monthly Rates**

| Insurance Age | Plan 1    | Plan 2                                 | Plan 3                                                                | Plan 4                                                                                 |
|---------------|-----------|----------------------------------------|-----------------------------------------------------------------------|----------------------------------------------------------------------------------------|
|               | Base Plan | Base Plan With Simple Inflation Option | Base Plan With Home, Comm-Based & Immediate Family Member Care Option | Base Plan With Simple Inflation Home, Comm-Based & Immediate Family Member Care Option |
| 18-30         | 1.40      | 3.50                                   | 4.50                                                                  | 9.80                                                                                   |
| 31            | 1.50      | 3.90                                   | 4.80                                                                  | 10.40                                                                                  |
| 32            | 1.50      | 4.10                                   | 5.00                                                                  | 10.90                                                                                  |
| 33            | 1.60      | 4.30                                   | 5.10                                                                  | 11.30                                                                                  |
| 34            | 1.80      | 4.70                                   | 5.40                                                                  | 11.90                                                                                  |
| 35            | 1.80      | 4.80                                   | 5.50                                                                  | 12.20                                                                                  |
| 36            | 1.90      | 5.10                                   | 5.80                                                                  | 12.90                                                                                  |
| 37            | 2.10      | 5.50                                   | 6.10                                                                  | 13.40                                                                                  |
| 38            | 2.20      | 5.70                                   | 6.40                                                                  | 13.90                                                                                  |
| 39            | 2.30      | 6.00                                   | 6.80                                                                  | 14.60                                                                                  |
| 40            | 2.40      | 6.40                                   | 7.00                                                                  | 15.30                                                                                  |
| 41            | 2.60      | 6.70                                   | 7.40                                                                  | 15.90                                                                                  |
| 42            | 2.70      | 6.90                                   | 7.80                                                                  | 16.60                                                                                  |
| 43            | 2.90      | 7.20                                   | 8.20                                                                  | 17.20                                                                                  |
| 44            | 3.20      | 7.70                                   | 8.70                                                                  | 18.00                                                                                  |
| 45            | 3.20      | 8.00                                   | 9.10                                                                  | 18.80                                                                                  |
| 46            | 3.50      | 8.40                                   | 9.70                                                                  | 19.50                                                                                  |
| 47            | 3.80      | 8.80                                   | 10.30                                                                 | 20.40                                                                                  |
| 48            | 4.10      | 9.40                                   | 10.90                                                                 | 21.40                                                                                  |
| 49            | 4.30      | 9.70                                   | 11.50                                                                 | 22.20                                                                                  |
| 50            | 4.60      | 10.20                                  | 12.20                                                                 | 23.10                                                                                  |
| 51            | 5.00      | 10.90                                  | 13.00                                                                 | 24.60                                                                                  |
| 52            | 5.40      | 11.50                                  | 13.90                                                                 | 26.00                                                                                  |
| 53            | 5.90      | 12.20                                  | 14.70                                                                 | 27.10                                                                                  |
| 54            | 6.40      | 13.10                                  | 15.70                                                                 | 28.80                                                                                  |
| 55            | 6.80      | 13.80                                  | 16.70                                                                 | 30.10                                                                                  |
| 56            | 7.60      | 15.10                                  | 18.00                                                                 | 32.30                                                                                  |
| 57            | 8.40      | 16.50                                  | 19.50                                                                 | 34.50                                                                                  |
| 58            | 9.20      | 17.80                                  | 21.00                                                                 | 36.80                                                                                  |
| 59            | 10.30     | 19.60                                  | 22.80                                                                 | 39.50                                                                                  |



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| <u>Base Plan</u>          |                 | <u>Options</u>       |                                                     |
| Facility Monthly Benefit  | <b>\$1,000</b>  | Home Monthly Benefit | <b>\$500</b>                                        |
| Facility Benefit Duration | <b>3 Years</b>  | Home Benefit         | <b>50%</b>                                          |
| Lifetime Maximum          | <b>\$36,000</b> | Inflation Protection | <b>Simple Capped</b>                                |
| Elimination Period        | <b>90 Days</b>  | Home Care Level      | <b>Home, Community-Based &amp; Immediate Family</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:**

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

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

**Monthly Rates**

| Insurance Age | Plan 1    | Plan 2                                 | Plan 3                                                                | Plan 4                                                                          |
|---------------|-----------|----------------------------------------|-----------------------------------------------------------------------|---------------------------------------------------------------------------------|
|               | Base Plan | Base Plan With Simple Inflation Option | Base Plan With Home, Comm-Based & Immediate Family Member Care Option | Base Plan With Simple Inflation Home, Comm-Based & Immediate Family Member Care |
| 60            | 11.30     | 21.20                                  | 24.50                                                                 | 42.00                                                                           |
| 61            | 12.70     | 23.40                                  | 26.60                                                                 | 44.80                                                                           |
| 62            | 14.20     | 25.80                                  | 28.80                                                                 | 48.10                                                                           |
| 63            | 15.80     | 28.50                                  | 31.10                                                                 | 51.70                                                                           |
| 64            | 17.70     | 31.70                                  | 33.50                                                                 | 55.30                                                                           |
| 65            | 20.70     | 36.80                                  | 37.40                                                                 | 61.30                                                                           |
| 66            | 23.10     | 40.70                                  | 40.40                                                                 | 65.50                                                                           |
| 67            | 25.80     | 44.60                                  | 43.60                                                                 | 69.90                                                                           |
| 68            | 28.90     | 49.40                                  | 47.30                                                                 | 74.90                                                                           |
| 69            | 32.30     | 54.60                                  | 51.30                                                                 | 80.70                                                                           |
| 70            | 35.90     | 59.70                                  | 55.50                                                                 | 86.10                                                                           |
| 71            | 42.10     | 69.10                                  | 62.80                                                                 | 96.70                                                                           |
| 72            | 48.20     | 78.10                                  | 70.10                                                                 | 106.80                                                                          |
| 73            | 54.50     | 86.60                                  | 77.40                                                                 | 116.00                                                                          |
| 74            | 60.70     | 95.20                                  | 84.80                                                                 | 125.60                                                                          |
| 75            | 66.90     | 103.00                                 | 92.20                                                                 | 134.30                                                                          |
| 76            | 74.00     | 112.50                                 | 100.10                                                                | 144.40                                                                          |
| 77            | 82.10     | 122.30                                 | 109.00                                                                | 154.70                                                                          |
| 78            | 91.20     | 134.00                                 | 119.10                                                                | 167.00                                                                          |
| 79            | 100.70    | 145.00                                 | 129.60                                                                | 178.80                                                                          |
| 80            | 111.20    | 158.00                                 | 141.10                                                                | 192.30                                                                          |



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|                           |                 |                      |                                                     |
|---------------------------|-----------------|----------------------|-----------------------------------------------------|
| <u>Base Plan</u>          |                 | <u>Options</u>       |                                                     |
| 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> | Inflation Protection | <b>Simple Capped</b>                                |
| Elimination Period        | <b>90 Days</b>  | Home Care Level      | <b>Home, Community-Based &amp; Immediate Family</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:**

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

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

**Monthly Rates**

| Insurance Age | Plan 1    | Plan 2                                 | Plan 3                                                                | Plan 4                                                                                 |
|---------------|-----------|----------------------------------------|-----------------------------------------------------------------------|----------------------------------------------------------------------------------------|
|               | Base Plan | Base Plan With Simple Inflation Option | Base Plan With Home, Comm-Based & Immediate Family Member Care Option | Base Plan With Simple Inflation Home, Comm-Based & Immediate Family Member Care Option |
| 18-30         | 1.80      | 4.70                                   | 5.40                                                                  | 11.80                                                                                  |
| 31            | 1.80      | 4.80                                   | 5.40                                                                  | 12.00                                                                                  |
| 32            | 1.90      | 5.10                                   | 5.60                                                                  | 12.70                                                                                  |
| 33            | 2.10      | 5.50                                   | 5.90                                                                  | 13.20                                                                                  |
| 34            | 2.20      | 5.90                                   | 6.20                                                                  | 13.90                                                                                  |
| 35            | 2.20      | 5.90                                   | 6.30                                                                  | 14.30                                                                                  |
| 36            | 2.30      | 6.40                                   | 6.70                                                                  | 15.00                                                                                  |
| 37            | 2.40      | 6.70                                   | 6.90                                                                  | 15.70                                                                                  |
| 38            | 2.60      | 7.10                                   | 7.40                                                                  | 16.40                                                                                  |
| 39            | 2.70      | 7.30                                   | 7.70                                                                  | 16.90                                                                                  |
| 40            | 3.00      | 7.80                                   | 8.10                                                                  | 17.90                                                                                  |
| 41            | 3.20      | 8.20                                   | 8.60                                                                  | 18.60                                                                                  |
| 42            | 3.40      | 8.60                                   | 9.20                                                                  | 19.50                                                                                  |
| 43            | 3.50      | 8.90                                   | 9.50                                                                  | 20.10                                                                                  |
| 44            | 3.80      | 9.40                                   | 10.10                                                                 | 21.00                                                                                  |
| 45            | 4.10      | 9.90                                   | 10.60                                                                 | 22.00                                                                                  |
| 46            | 4.30      | 10.30                                  | 11.20                                                                 | 22.80                                                                                  |
| 47            | 4.60      | 10.80                                  | 11.90                                                                 | 23.90                                                                                  |
| 48            | 4.90      | 11.30                                  | 12.60                                                                 | 24.90                                                                                  |
| 49            | 5.30      | 12.00                                  | 13.50                                                                 | 26.10                                                                                  |
| 50            | 5.70      | 12.40                                  | 14.30                                                                 | 27.20                                                                                  |
| 51            | 6.10      | 13.10                                  | 15.20                                                                 | 28.70                                                                                  |
| 52            | 6.70      | 14.10                                  | 16.20                                                                 | 30.40                                                                                  |
| 53            | 7.20      | 15.00                                  | 17.30                                                                 | 32.00                                                                                  |
| 54            | 7.70      | 16.00                                  | 18.50                                                                 | 33.90                                                                                  |
| 55            | 8.40      | 17.00                                  | 19.50                                                                 | 35.40                                                                                  |
| 56            | 9.20      | 18.40                                  | 21.20                                                                 | 38.10                                                                                  |
| 57            | 10.20     | 20.10                                  | 22.90                                                                 | 40.70                                                                                  |
| 58            | 11.30     | 21.80                                  | 24.80                                                                 | 43.40                                                                                  |
| 59            | 12.40     | 23.80                                  | 26.80                                                                 | 46.60                                                                                  |



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| <u>Base Plan</u>          |                 | <u>Options</u>       |                                                     |
| 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> | Inflation Protection | <b>Simple Capped</b>                                |
| Elimination Period        | <b>90 Days</b>  | Home Care Level      | <b>Home, Community-Based &amp; Immediate Family</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:**

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

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

**Monthly Rates**

| Insurance Age | Plan 1    | Plan 2                                 | Plan 3                                                                | Plan 4                                                                                 |
|---------------|-----------|----------------------------------------|-----------------------------------------------------------------------|----------------------------------------------------------------------------------------|
|               | Base Plan | Base Plan With Simple Inflation Option | Base Plan With Home, Comm-Based & Immediate Family Member Care Option | Base Plan With Simple Inflation Home, Comm-Based & Immediate Family Member Care Option |
| 60            | 14.00     | 26.10                                  | 29.30                                                                 | 50.10                                                                                  |
| 61            | 15.40     | 28.40                                  | 31.50                                                                 | 53.30                                                                                  |
| 62            | 17.20     | 31.20                                  | 34.20                                                                 | 57.20                                                                                  |
| 63            | 19.20     | 34.60                                  | 36.90                                                                 | 61.60                                                                                  |
| 64            | 21.50     | 38.50                                  | 40.20                                                                 | 66.50                                                                                  |
| 65            | 25.00     | 44.50                                  | 44.90                                                                 | 73.70                                                                                  |
| 66            | 28.00     | 49.20                                  | 48.70                                                                 | 79.10                                                                                  |
| 67            | 31.20     | 54.10                                  | 52.90                                                                 | 84.90                                                                                  |
| 68            | 34.80     | 59.60                                  | 57.40                                                                 | 91.00                                                                                  |
| 69            | 38.80     | 65.50                                  | 62.40                                                                 | 97.90                                                                                  |
| 70            | 43.20     | 71.70                                  | 67.90                                                                 | 105.20                                                                                 |
| 71            | 50.50     | 82.80                                  | 77.20                                                                 | 118.20                                                                                 |
| 72            | 57.80     | 93.60                                  | 86.40                                                                 | 131.00                                                                                 |
| 73            | 65.10     | 103.40                                 | 95.70                                                                 | 142.60                                                                                 |
| 74            | 72.50     | 113.90                                 | 105.10                                                                | 154.80                                                                                 |
| 75            | 79.80     | 122.90                                 | 114.30                                                                | 165.60                                                                                 |
| 76            | 88.30     | 134.20                                 | 124.70                                                                | 178.60                                                                                 |
| 77            | 97.70     | 145.70                                 | 136.20                                                                | 191.90                                                                                 |
| 78            | 108.50    | 159.40                                 | 149.20                                                                | 207.50                                                                                 |
| 79            | 119.90    | 172.70                                 | 163.20                                                                | 223.40                                                                                 |
| 80            | 132.30    | 187.90                                 | 178.50                                                                | 241.00                                                                                 |



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| 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> | Inflation Protection | <b>Simple Capped</b>                                |
| Elimination Period        | <b>90 Days</b>   | Home Care Level      | <b>Home, Community-Based &amp; Immediate Family</b> |

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

**Calculate your Premium:**

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**For Employees Only:**

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

**Monthly Rates**

| Insurance Age | Plan 1    | Plan 2                                 | Plan 3                                                                | Plan 4                                                                          |
|---------------|-----------|----------------------------------------|-----------------------------------------------------------------------|---------------------------------------------------------------------------------|
|               | Base Plan | Base Plan With Simple Inflation Option | Base Plan With Home, Comm-Based & Immediate Family Member Care Option | Base Plan With Simple Inflation Home, Comm-Based & Immediate Family Member Care |
| 18-30         | 2.60      | 6.70                                   | 8.50                                                                  | 18.80                                                                           |
| 31            | 2.80      | 7.20                                   | 8.90                                                                  | 19.80                                                                           |
| 32            | 2.90      | 7.60                                   | 9.10                                                                  | 20.70                                                                           |
| 33            | 3.10      | 8.10                                   | 9.50                                                                  | 21.60                                                                           |
| 34            | 3.20      | 8.50                                   | 10.00                                                                 | 22.50                                                                           |
| 35            | 3.40      | 8.90                                   | 10.40                                                                 | 23.50                                                                           |
| 36            | 3.60      | 9.50                                   | 10.90                                                                 | 24.60                                                                           |
| 37            | 3.70      | 9.80                                   | 11.30                                                                 | 25.50                                                                           |
| 38            | 3.90      | 10.40                                  | 11.90                                                                 | 26.70                                                                           |
| 39            | 4.20      | 11.10                                  | 12.60                                                                 | 28.00                                                                           |
| 40            | 4.40      | 11.50                                  | 13.10                                                                 | 29.20                                                                           |
| 41            | 4.70      | 12.00                                  | 13.80                                                                 | 30.20                                                                           |
| 42            | 5.00      | 12.70                                  | 14.70                                                                 | 31.60                                                                           |
| 43            | 5.30      | 13.20                                  | 15.40                                                                 | 33.00                                                                           |
| 44            | 5.70      | 14.00                                  | 16.20                                                                 | 34.40                                                                           |
| 45            | 6.00      | 14.60                                  | 17.20                                                                 | 35.80                                                                           |
| 46            | 6.50      | 15.40                                  | 18.30                                                                 | 37.60                                                                           |
| 47            | 6.80      | 15.90                                  | 19.30                                                                 | 39.00                                                                           |
| 48            | 7.50      | 16.80                                  | 20.70                                                                 | 40.90                                                                           |
| 49            | 7.90      | 17.60                                  | 21.90                                                                 | 42.70                                                                           |
| 50            | 8.50      | 18.50                                  | 23.30                                                                 | 44.70                                                                           |
| 51            | 9.10      | 19.60                                  | 24.80                                                                 | 47.20                                                                           |
| 52            | 9.90      | 21.10                                  | 26.50                                                                 | 49.90                                                                           |
| 53            | 10.70     | 22.50                                  | 28.30                                                                 | 52.90                                                                           |
| 54            | 11.50     | 23.90                                  | 30.20                                                                 | 55.70                                                                           |
| 55            | 12.30     | 25.10                                  | 32.00                                                                 | 58.50                                                                           |
| 56            | 13.60     | 27.20                                  | 34.70                                                                 | 62.90                                                                           |
| 57            | 15.00     | 29.60                                  | 37.70                                                                 | 67.70                                                                           |
| 58            | 16.60     | 32.10                                  | 40.90                                                                 | 72.80                                                                           |
| 59            | 18.30     | 34.90                                  | 44.30                                                                 | 77.90                                                                           |



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| Facility Benefit Duration | <b>Unlimited</b> | Home Benefit         | <b>50%</b>                                          |
| Lifetime Maximum          | <b>Unlimited</b> | Inflation Protection | <b>Simple Capped</b>                                |
| Elimination Period        | <b>90 Days</b>   | Home Care Level      | <b>Home, Community-Based &amp; Immediate Family</b> |

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

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

**A MINUS B = EMPLOYEE'S COST**

**Monthly Rates**

| Insurance Age | Plan 1    | Plan 2                                 | Plan 3                                                                | Plan 4                                                                                 |
|---------------|-----------|----------------------------------------|-----------------------------------------------------------------------|----------------------------------------------------------------------------------------|
|               | Base Plan | Base Plan With Simple Inflation Option | Base Plan With Home, Comm-Based & Immediate Family Member Care Option | Base Plan With Simple Inflation Home, Comm-Based & Immediate Family Member Care Option |
| 60            | 20.30     | 37.90                                  | 48.20                                                                 | 83.70                                                                                  |
| 61            | 22.50     | 41.50                                  | 52.30                                                                 | 90.00                                                                                  |
| 62            | 25.10     | 45.70                                  | 56.90                                                                 | 97.00                                                                                  |
| 63            | 27.90     | 50.20                                  | 61.90                                                                 | 104.70                                                                                 |
| 64            | 31.10     | 55.80                                  | 67.30                                                                 | 113.00                                                                                 |
| 65            | 36.10     | 64.30                                  | 75.40                                                                 | 126.00                                                                                 |
| 66            | 40.30     | 70.90                                  | 82.10                                                                 | 136.10                                                                                 |
| 67            | 45.00     | 77.90                                  | 89.50                                                                 | 146.30                                                                                 |
| 68            | 50.20     | 85.90                                  | 97.50                                                                 | 157.80                                                                                 |
| 69            | 55.90     | 94.40                                  | 106.20                                                                | 170.30                                                                                 |
| 70            | 62.00     | 103.00                                 | 115.40                                                                | 182.50                                                                                 |
| 71            | 72.50     | 118.80                                 | 131.10                                                                | 205.00                                                                                 |
| 72            | 82.80     | 134.20                                 | 146.60                                                                | 226.80                                                                                 |
| 73            | 93.00     | 147.90                                 | 162.00                                                                | 246.60                                                                                 |
| 74            | 103.30    | 162.30                                 | 177.60                                                                | 267.80                                                                                 |
| 75            | 113.80    | 175.10                                 | 193.30                                                                | 286.00                                                                                 |
| 76            | 125.70    | 191.20                                 | 210.80                                                                | 307.70                                                                                 |
| 77            | 139.10    | 207.40                                 | 230.30                                                                | 330.30                                                                                 |
| 78            | 154.10    | 226.50                                 | 251.90                                                                | 356.70                                                                                 |
| 79            | 170.10    | 245.00                                 | 274.50                                                                | 381.80                                                                                 |
| 80            | 187.30    | 266.00                                 | 298.70                                                                | 410.90                                                                                 |