

	<u> </u>			
Base Plan			<u>Options</u>	
Facility Monthly Ber	nefit \$1,000		Home Monthly	\$500
Facility Benefit Dura			Benefit	
_				500/
Lifetime Maximum	\$36,000		Home Benefit	50%
Elimination Period	90 Days	S	Home Care Level	Simple Uncapped
			Inflation Protection	Home, Community-Based
				& Immediate Family
				& Immediate Family
	This re	ite sheet shows the o	cost per \$1,000 of cover	19 <i>e</i>
Calculate your Prem	iium:		on per \$1,000 of cover	
	X		÷ \$1,000	= (A)
Rate for Plan Chosen		cility Monthly Benef		Your Premium
		onity within benef	ii / iiiouii	1 our 1 termum
For Employees Only	':			
	X	1		= (B)
Rate for Plan 1		(Based on Funded A	mount)	Employer Paid Amount
(3 Year Duration)	,			Employer raid rimount
(3 Tear Baration)			A MINUS B	=
				EMPLOYEE'S COST
		Month		
	Plan 1	Plan 2	Plan 3	Plan 4
				Base Plan With
			Base Plan With	Simple Inflation
			Home, Comm-Based	Home, Comm-Based
		Base Plan With	& Immediate Family	& Immediate Family
Insurance		Simple Inflation	Member Care	Member Care
Age	Base Plan	Option	Option	Option
18-30	1.40	4.50	8.30	22.90
31	1.50	4.80	8.80	24.10
32	1.50	5.00	9.40	24.90
33	1.60	5.10	10.10	26.10
34 35	1.80 1.80	5.40 5.50	10.80 11.20	27.50 28.40
36	1.90	5.80	12.10	30.10
37	2.10	6.10	12.60	31.10
38	2.20	6.40	13.30	32.40
39	2.30	6.80 7.00	13.90	33.80 35.80
40	2.40	7.00	14.90	35.80
41	2.60	7.40	15.50	36.90
42 43	2.70 2.90	7.80 8.20	16.00 16.70	38.40 40.00
44	3.20	8.70	18.00	41.90
45	3.20	9.10	18.50	43.70
46	3.50	9.70	19.60	45.50
47	3.80	10.30	20.50	47.40
48	4.10	10.90	21.80	49.90
49 50	4.30 4.60	11.50 12.20	22.70 23.80	51.80 54.20
51	5.00	13.00	25.20	57.10
52	5.40	13.90	26.80	60.40
53	5.90	14.70	28.30	63.00
54	6.40	15.70	30.60	67.10
55	6.80	16.70	32.20	70.20
56	7.60	18.00	35.30	75.50
57 58	8.40 9.20	19.50 21.00	38.50 41.60	80.70 85.80
59	10.30	22.80	45.80	92.20
1	10.50	22.00	43.00	J2.20



Base Plan Facility Monthly Benefit Facility Benefit Duration Lifetime Maximum Elimination Period	3 Years \$36,000 90 Days		Options Home Monthly Benefit Home Benefit Home Care Level Inflation Protection	\$500 50% Simple Uncapped Home, Community-Based & Immediate Family
		e sheet shows the co	ost per \$1,000 of covera	nge
Calculate your Premiun	n:			
	X		÷ \$1,000	=(A)
Rate for Plan Chosen	Faci	lity Monthly Benefi	t Amount	Your Premium
For Employees Only:				
	X	1		= (B)
Rate for Plan 1		l Danad an Evndad Am		
(3 Year Duration)	(E	Based on Funded An	iouni)	Employer Paid Amount
(3 Teal Duration)			A MINUS B	=
				EMPLOYEE'S COST
		Monthly	Rates	
P	Plan 1	Plan 2	Plan 3	Plan 4
				Base Plan With
			Base Plan With	Simple Inflation
			Home, Comm-Based	Home, Comm-Based
		Base Plan With	Home, Comm-Based & Immediate Family	Home, Comm-Based & Immediate Family
Insurance		Base Plan With Simple Inflation		
Age Bas	se Plan	Simple Inflation Option	& Immediate Family Member Care Option	& Immediate Family Member Care Option
Age Bas	se Plan 11.30	Simple Inflation Option 24.50	& Immediate Family Member Care Option 49.70	& Immediate Family Member Care Option 98.30
Age Bas 60 61	se Plan 11.30 12.70	Simple Inflation Option 24.50 26.60	& Immediate Family Member Care Option 49.70 54.70	& Immediate Family Member Care Option 98.30 104.90
Age Bas 60 61 62 63	se Plan 11.30 12.70 14.20 15.80	Simple Inflation Option 24.50 26.60 28.80 31.10	& Immediate Family Member Care Option 49.70 54.70 60.50 66.80	& Immediate Family Member Care Option 98.30 104.90 112.40 120.80
Age Bas 60 61 62 63 64	se Plan 11.30 12.70 14.20 15.80 17.70	Option 24.50 26.60 28.80 31.10 33.50	& Immediate Family Member Care Option 49.70 54.70 60.50 66.80 73.80	& Immediate Family Member Care Option 98.30 104.90 112.40 120.80 129.10
Age Bas 60 61 62 63 64 65	se Plan 11.30 12.70 14.20 15.80 17.70 20.70	Simple Inflation Option 24.50 26.60 28.80 31.10 33.50 37.40	& Immediate Family Member Care Option 49.70 54.70 60.50 66.80 73.80 85.90	& Immediate Family Member Care Option 98.30 104.90 112.40 120.80 129.10 143.20
Age Bas 60 61 62 63 64 65 66 67	se Plan 11.30 12.70 14.20 15.80 17.70 20.70 23.10 25.80	Option 24.50 26.60 28.80 31.10 33.50 37.40 40.40 43.60	& Immediate Family Member Care Option 49.70 54.70 60.50 66.80 73.80 85.90 95.00 104.00	& Immediate Family Member Care Option 98.30 104.90 112.40 120.80 129.10 143.20 153.00 163.10
Age Bas 60 61 62 63 64 65 66 67 68	se Plan 11.30 12.70 14.20 15.80 17.70 20.70 23.10 25.80 28.90	Simple Inflation Option 24.50 26.60 28.80 31.10 33.50 37.40 40.40 43.60 47.30	& Immediate Family Member Care Option 49.70 54.70 60.50 66.80 73.80 85.90 95.00 104.00 115.70	& Immediate Family Member Care Option 98.30 104.90 112.40 120.80 129.10 143.20 153.00 163.10 175.40
Age Bas 60 61 62 63 64 65 66 67 68 69	se Plan 11.30 12.70 14.20 15.80 17.70 20.70 23.10 25.80 28.90 32.30	Simple Inflation Option 24.50 26.60 28.80 31.10 33.50 37.40 40.40 43.60 47.30 51.30	& Immediate Family Member Care Option 49.70 54.70 60.50 66.80 73.80 85.90 95.00 104.00 115.70 127.50	& Immediate Family Member Care Option 98.30 104.90 112.40 120.80 129.10 143.20 153.00 163.10 175.40 188.30
Age Bas 60 61 62 63 64 65 66 67 68 69 70	se Plan 11.30 12.70 14.20 15.80 17.70 20.70 23.10 25.80 28.90 32.30 35.90 42.10	Simple Inflation Option 24.50 26.60 28.80 31.10 33.50 37.40 40.40 43.60 47.30 51.30 55.50 62.80	& Immediate Family Member Care Option 49.70 54.70 60.50 66.80 73.80 85.90 95.00 104.00 115.70 127.50 139.60 161.60	& Immediate Family Member Care Option 98.30 104.90 112.40 120.80 129.10 143.20 153.00 163.10 175.40 188.30 201.30 225.70
Age Bas 60 61 62 63 64 65 66 67 68 69 70 71	se Plan 11.30 12.70 14.20 15.80 17.70 20.70 23.10 25.80 28.90 32.30 35.90 42.10 48.20	Simple Inflation Option 24.50 26.60 28.80 31.10 33.50 37.40 40.40 43.60 47.30 51.30 55.50 62.80 70.10	& Immediate Family Member Care Option 49.70 54.70 60.50 66.80 73.80 85.90 95.00 104.00 115.70 127.50 139.60 161.60 182.60	& Immediate Family Member Care Option 98.30 104.90 112.40 120.80 129.10 143.20 153.00 163.10 175.40 188.30 201.30 225.70 249.80
Age Base 60 61 62 63 64 65 66 67 68 69 70 71 72 73	se Plan 11.30 12.70 14.20 15.80 17.70 20.70 23.10 25.80 28.90 32.30 35.90 42.10 48.20 54.50	Simple Inflation Option 24.50 26.60 28.80 31.10 33.50 37.40 40.40 43.60 47.30 51.30 55.50 62.80 70.10 77.40	& Immediate Family Member Care Option 49.70 54.70 60.50 66.80 73.80 85.90 95.00 104.00 115.70 127.50 139.60 161.60 182.60 202.40	& Immediate Family Member Care Option 98.30 104.90 112.40 120.80 129.10 143.20 153.00 163.10 175.40 188.30 201.30 225.70 249.80 271.00
Age Base 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75	se Plan 11.30 12.70 14.20 15.80 17.70 20.70 23.10 25.80 28.90 32.30 35.90 42.10 48.20	Simple Inflation Option 24.50 26.60 28.80 31.10 33.50 37.40 40.40 43.60 47.30 51.30 55.50 62.80 70.10 77.40 84.80 92.20	& Immediate Family Member Care Option 49.70 54.70 60.50 66.80 73.80 85.90 95.00 104.00 115.70 127.50 139.60 161.60 182.60 202.40 222.60 240.40	& Immediate Family Member Care Option 98.30 104.90 112.40 120.80 129.10 143.20 153.00 163.10 175.40 188.30 201.30 225.70 249.80 271.00 293.60 313.70
Age Bas 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76	se Plan 11.30 12.70 14.20 15.80 17.70 20.70 23.10 225.80 28.90 32.30 35.90 42.10 48.20 54.50 66.90 74.00	Simple Inflation Option 24.50 26.60 28.80 31.10 33.50 37.40 40.40 43.60 47.30 51.30 55.50 62.80 70.10 77.40 84.80 92.20 100.10	& Immediate Family Member Care Option 49.70 54.70 60.50 66.80 73.80 85.90 95.00 104.00 115.70 127.50 139.60 161.60 182.60 202.40 222.60 240.40 263.00	& Immediate Family Member Care Option 98.30 104.90 112.40 120.80 129.10 143.20 153.00 163.10 175.40 188.30 201.30 225.70 249.80 271.00 293.60 313.70 337.40
Age Base 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77	se Plan 11.30 12.70 14.20 15.80 17.70 20.70 23.10 225.80 225.80 23.230 335.90 42.10 48.20 54.50 66.90 74.00 82.10	Simple Inflation Option 24.50 26.60 28.80 31.10 33.50 37.40 40.40 43.60 47.30 51.30 55.50 62.80 70.10 77.40 84.80 92.20 100.10 109.00	& Immediate Family Member Care Option 49.70 54.70 60.50 66.80 73.80 85.90 95.00 104.00 115.70 127.50 139.60 161.60 182.60 202.40 222.60 240.40 263.00 286.00	& Immediate Family Member Care Option 98.30 104.90 112.40 120.80 129.10 143.20 153.00 163.10 175.40 188.30 201.30 225.70 249.80 271.00 293.60 313.70 337.40 361.80
Age Base 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78	se Plan 11.30 12.70 14.20 15.80 17.70 20.70 23.10 225.80 28.90 32.30 35.90 42.10 48.20 54.50 66.90 74.00	Simple Inflation Option 24.50 26.60 28.80 31.10 33.50 37.40 40.40 43.60 47.30 51.30 55.50 62.80 70.10 77.40 84.80 92.20 100.10	& Immediate Family Member Care Option 49.70 54.70 60.50 66.80 73.80 85.90 95.00 104.00 115.70 127.50 139.60 161.60 182.60 202.40 222.60 240.40 263.00	& Immediate Family Member Care Option 98.30 104.90 112.40 120.80 129.10 143.20 153.00 163.10 175.40 188.30 201.30 225.70 249.80 271.00 293.60 313.70 337.40



	1					
<u>Base Plan</u>			<u>Options</u>			
Facility Monthly Bend	efit \$1,000		Home Monthly	\$500		
Facility Benefit Durat	tion 5 Years	}	Benefit			
Lifetime Maximum	\$60,000		Home Benefit	50%		
Elimination Period	90 Days	S	Home Care Level	Simple Uncapped		
			Inflation Protection	Home, Community-Based		
				& Immediate Family		
This rate sheet shows the cost per \$1,000 of coverage						
Calculate your Premi			, , ,	3		
	X		÷ \$1,000	= (A)		
Rate for Plan Chosen		cility Monthly Benefi		Your Premium		
For Employees Only:		onity intending Benefit		1 001 1101110111		
Tor Employees Only.						
	X	1		=(B)		
Rate for Plan 1	(Based on Funded Ar	nount)	Employer Paid Amount		
(3 Year Duration)			A MINITIC D	_		
			A MINUS B	= EMPLOYEE'S COST		
		Monthly	n Datas	EMPLOYEE'S COST		
	Plan 1	Plan 2	Plan 3	Plan 4		
	1 1411 1	1 Iaii 2	1 Ian 3	Base Plan With		
			Base Plan With	Simple Inflation		
			Home, Comm-Based	Home, Comm-Based		
		Base Plan With	& Immediate Family	& Immediate Family		
Insurance		Simple Inflation	Member Care	Member Care		
	Base Plan	Option	Option	Option		
18-30	1.80	5.40	10.80	27.20		
31	1.80	5.40 5.60	11.20	28.10		
32 33	1.90 2.10	5.60	12.10 12.60	29.50 30.60		
34	2.20	6.20	13.50	32.20		
35	2.20	6.30	13.90	33.30		
36 37	2.30 2.40	6.70 6.90	14.90 15.50	35.30 36.20		
38	2.60	7.40	16.40	38.00		
39	2.70	7.70	17.10	39.50		
40 41	3.00 3.20	8.10 8.60	18.40 18.90	41.70 43.20		
42	3.40	9.20	20.00	45.40		
43	3.50	9.50	20.90	46.90		
44	3.80	10.10	21.80	48.90		
45 46	4.10 4.30	10.60 11.20	23.00 23.90	51.10 53.20		
47	4.60	11.90	25.40	55.90		
48	4.90	12.60	26.10	57.70		
	5.30	13.50 14 30	27.70 29.20			
51	6.10	15.20	30.60	66.60		
52	6.70	16.20	32.80	70.70		
53 54						
	8.40	19.50	39.80	82.70		
56	9.20	21.20	42.80	88.70		
	10.20					
	12.40		50.90 55.60			
49 50 51 52 53 54 55	5.30 5.70 6.10 6.70 7.20 7.70 8.40	13.50 14.30 15.20 16.20 17.30 18.50 19.50	27.70 29.20 30.60 32.80 35.10 37.30 39.80	60.70 63.60 66.60 70.70 74.60 79.00 82.70		



Base Plan			<u>Options</u>	
Facility Monthly Benef	it \$1,000		Home Monthly	\$500
Facility Benefit Duration			Benefit	
1				500/
Lifetime Maximum	\$60,000		Home Benefit	50%
Elimination Period	90 Days	}	Home Care Level	Simple Uncapped
			Inflation Protection	Home, Community-Based
				& Immediate Family
	This ra	te sheet shows the co	ost per \$1,000 of cover	age
Calculate your Premiu	<i>m</i> :			
	X		÷ \$1,000	= (A)
Rate for Plan Chosen		ility Monthly Benefi		Your Premium
	1 uc	inity Monthly Belleti	t i iiiouiit	1 our 1 remium
For Employees Only:				
	X	1		= (B)
Rate for Plan 1	(Based on Funded Ar	nount)	Employer Paid Amount
(3 Year Duration)	(,	2
			A MINUS B	=
				EMPLOYEE'S COST
		Monthly	, Rates	
	Plan 1	Plan 2	Plan 3	Plan 4
	1 1411 1	1 1411 2	1 1111 0	Base Plan With
			Rose Plan With	Simple Inflation
			Base Plan With	Simple Inflation
		D DI 37/41	Home, Comm-Based	Home, Comm-Based
		Base Plan With	Home, Comm-Based & Immediate Family	Home, Comm-Based & Immediate Family
Insurance		Simple Inflation	Home, Comm-Based & Immediate Family Member Care	Home, Comm-Based & Immediate Family Member Care
Age Ba	ase Plan	Simple Inflation Option	Home, Comm-Based & Immediate Family Member Care Option	Home, Comm-Based & Immediate Family Member Care Option
Age Ba	14.00	Simple Inflation Option 29.30	Home, Comm-Based & Immediate Family Member Care Option 61.00	Home, Comm-Based & Immediate Family Member Care Option 117.10
Age Ba	14.00 15.40	Simple Inflation Option 29.30 31.50	Home, Comm-Based & Immediate Family Member Care Option 61.00 66.40	Home, Comm-Based & Immediate Family Member Care Option 117.10 124.80
Age Ba	14.00 15.40 17.20	Simple Inflation Option 29.30 31.50 34.20	Home, Comm-Based & Immediate Family Member Care Option 61.00 66.40 72.90	Home, Comm-Based & Immediate Family Member Care Option 117.10 124.80 133.50
Age Ba	14.00 15.40 17.20 19.20	Simple Inflation Option 29.30 31.50 34.20 36.90	Home, Comm-Based & Immediate Family Member Care Option 61.00 66.40 72.90 81.00	Home, Comm-Based & Immediate Family Member Care Option 117.10 124.80 133.50 144.10
Age Ba	14.00 15.40 17.20 19.20 21.50	Simple Inflation Option 29.30 31.50 34.20 36.90 40.20	Home, Comm-Based & Immediate Family Member Care Option 61.00 66.40 72.90 81.00 90.00	Home, Comm-Based & Immediate Family Member Care Option 117.10 124.80 133.50 144.10 155.40
Age Ba	14.00 15.40 17.20 19.20 21.50 25.00 28.00	Simple Inflation Option 29.30 31.50 34.20 36.90 40.20 44.90 48.70	Home, Comm-Based & Immediate Family Member Care Option 61.00 66.40 72.90 81.00 90.00 103.90 114.80	Home, Comm-Based & Immediate Family Member Care Option 117.10 124.80 133.50 144.10 155.40 172.10 184.60
Age Ba	14.00 15.40 17.20 19.20 21.50 25.00 28.00 31.20	Simple Inflation Option 29.30 31.50 34.20 36.90 40.20 44.90 48.70 52.90	Home, Comm-Based & Immediate Family Member Care Option 61.00 66.40 72.90 81.00 90.00 103.90 114.80 126.30	Home, Comm-Based & Immediate Family Member Care Option 117.10 124.80 133.50 144.10 155.40 172.10 184.60 198.00
Age Ba	14.00 15.40 17.20 19.20 21.50 25.00 28.00 31.20 34.80	Simple Inflation Option 29.30 31.50 34.20 36.90 40.20 44.90 48.70 52.90 57.40	Home, Comm-Based & Immediate Family Member Care Option 61.00 66.40 72.90 81.00 90.00 103.90 114.80 126.30 139.20	Home, Comm-Based & Immediate Family Member Care Option 117.10 124.80 133.50 144.10 155.40 172.10 184.60 198.00 212.50
Age Ba	14.00 15.40 17.20 19.20 21.50 25.00 28.00 31.20 34.80 38.80	Simple Inflation Option 29.30 31.50 34.20 36.90 40.20 44.90 48.70 52.90 57.40 62.40	Home, Comm-Based & Immediate Family Member Care Option 61.00 66.40 72.90 81.00 90.00 103.90 114.80 126.30 139.20 153.10	Home, Comm-Based & Immediate Family Member Care Option 117.10 124.80 133.50 144.10 155.40 172.10 184.60 198.00 212.50 228.70
Age Ba	14.00 15.40 17.20 19.20 21.50 25.00 28.00 31.20 34.80 38.80 43.20	Simple Inflation Option 29.30 31.50 34.20 36.90 40.20 44.90 48.70 52.90 57.40 62.40 67.90	Home, Comm-Based & Immediate Family Member Care Option 61.00 66.40 72.90 81.00 90.00 103.90 114.80 126.30 139.20 153.10 167.50	Home, Comm-Based & Immediate Family Member Care Option 117.10 124.80 133.50 144.10 155.40 172.10 184.60 198.00 212.50 228.70 245.70
Age Ba	14.00 15.40 17.20 19.20 21.50 25.00 28.00 31.20 34.80 38.80 43.20 50.50	Simple Inflation Option 29.30 31.50 34.20 36.90 40.20 44.90 48.70 52.90 57.40 62.40 67.90 77.20	Home, Comm-Based & Immediate Family Member Care Option 61.00 66.40 72.90 81.00 90.00 103.90 114.80 126.30 139.20 153.10 167.50 193.60	Home, Comm-Based & Immediate Family Member Care Option 117.10 124.80 133.50 144.10 155.40 172.10 184.60 198.00 212.50 228.70 245.70 276.40
Age Ba	14.00 15.40 17.20 19.20 21.50 25.00 28.00 31.20 34.80 38.80 43.20 50.50 57.80	Simple Inflation Option 29.30 31.50 34.20 36.90 40.20 44.90 48.70 52.90 57.40 62.40 67.90 77.20 86.40	Home, Comm-Based & Immediate Family Member Care Option 61.00 66.40 72.90 81.00 90.00 103.90 114.80 126.30 139.20 153.10 167.50 193.60 218.80	Home, Comm-Based & Immediate Family Member Care Option 117.10 124.80 133.50 144.10 155.40 172.10 184.60 198.00 212.50 228.70 245.70 276.40 306.20
Age Ba	14.00 15.40 17.20 19.20 21.50 25.00 28.00 31.20 34.80 38.80 43.20 50.50 57.80 65.10	Simple Inflation Option 29.30 31.50 34.20 36.90 40.20 44.90 48.70 52.90 57.40 62.40 67.90 77.20 86.40 95.70 105.10	Home, Comm-Based & Immediate Family Member Care Option 61.00 66.40 72.90 81.00 90.00 103.90 114.80 126.30 139.20 153.10 167.50 193.60	Home, Comm-Based & Immediate Family Member Care Option 117.10 124.80 133.50 144.10 155.40 172.10 184.60 198.00 212.50 228.70 245.70 276.40
Age Bar 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75	14.00 15.40 17.20 19.20 21.50 25.00 28.00 31.20 34.80 38.80 43.20 50.50 57.80 65.10 72.50 79.80	Simple Inflation Option 29.30 31.50 34.20 36.90 40.20 44.90 48.70 52.90 57.40 62.40 67.90 77.20 86.40 95.70 105.10 114.30	Home, Comm-Based & Immediate Family Member Care Option 61.00 66.40 72.90 81.00 90.00 103.90 114.80 126.30 139.20 153.10 167.50 193.60 218.80 241.80 266.20 287.10	Home, Comm-Based & Immediate Family Member Care Option 117.10 124.80 133.50 144.10 155.40 172.10 184.60 198.00 212.50 228.70 245.70 276.40 306.20 333.40 362.10 386.90
Age Ba	14.00 15.40 17.20 19.20 21.50 25.00 28.00 31.20 34.80 38.80 43.20 50.50 57.80 65.10 72.50 79.80 88.30	Simple Inflation Option 29.30 31.50 34.20 36.90 40.20 44.90 48.70 52.90 57.40 62.40 67.90 77.20 86.40 95.70 105.10 114.30 124.70	Home, Comm-Based & Immediate Family Member Care Option 61.00 66.40 72.90 81.00 90.00 103.90 114.80 126.30 139.20 153.10 167.50 193.60 218.80 241.80 266.20 287.10 313.80	Home, Comm-Based & Immediate Family Member Care Option 117.10 124.80 133.50 144.10 155.40 172.10 184.60 198.00 212.50 228.70 245.70 276.40 306.20 333.40 362.10 386.90 417.60
Age Ba	14.00 15.40 17.20 19.20 21.50 25.00 28.00 31.20 34.80 38.80 43.20 50.50 57.80 65.10 72.50 79.80 88.30 97.70	Simple Inflation Option 29.30 31.50 34.20 36.90 40.20 44.90 48.70 52.90 57.40 62.40 67.90 77.20 86.40 95.70 105.10 114.30 124.70 136.20	Home, Comm-Based & Immediate Family Member Care Option 61.00 66.40 72.90 81.00 90.00 103.90 114.80 126.30 139.20 153.10 167.50 193.60 218.80 241.80 266.20 287.10 313.80 340.50	Home, Comm-Based & Immediate Family Member Care Option 117.10 124.80 133.50 144.10 155.40 172.10 184.60 198.00 212.50 228.70 245.70 276.40 306.20 333.40 362.10 386.90 417.60 448.20
Age Bar 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 1	14.00 15.40 17.20 19.20 21.50 25.00 28.00 31.20 34.80 38.80 43.20 50.50 57.80 65.10 72.50 79.80 88.30 97.70	Simple Inflation Option 29.30 31.50 34.20 36.90 40.20 44.90 48.70 52.90 57.40 62.40 67.90 77.20 86.40 95.70 105.10 114.30 124.70 136.20 149.20	Home, Comm-Based & Immediate Family Member Care Option 61.00 66.40 72.90 81.00 90.00 103.90 114.80 126.30 139.20 153.10 167.50 193.60 218.80 241.80 266.20 287.10 313.80 340.50 372.50	Home, Comm-Based & Immediate Family Member Care Option 117.10 124.80 133.50 144.10 155.40 172.10 184.60 198.00 212.50 228.70 245.70 276.40 306.20 333.40 362.10 386.90 417.60 448.20 485.00
Age Bar 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 1 79 1	14.00 15.40 17.20 19.20 21.50 25.00 28.00 31.20 34.80 38.80 43.20 50.50 57.80 65.10 72.50 79.80 88.30 97.70	Simple Inflation Option 29.30 31.50 34.20 36.90 40.20 44.90 48.70 52.90 57.40 62.40 67.90 77.20 86.40 95.70 105.10 114.30 124.70 136.20	Home, Comm-Based & Immediate Family Member Care Option 61.00 66.40 72.90 81.00 90.00 103.90 114.80 126.30 139.20 153.10 167.50 193.60 218.80 241.80 266.20 287.10 313.80 340.50	Home, Comm-Based & Immediate Family Member Care Option 117.10 124.80 133.50 144.10 155.40 172.10 184.60 198.00 212.50 228.70 245.70 276.40 306.20 333.40 362.10 386.90 417.60 448.20



Base Plan			<u>Options</u>			
Facility Monthly Benefit	\$1,000		Home Monthly	\$500		
Facility Benefit Duration	Unlimited		Benefit			
Lifetime Maximum	Unlimited		Home Benefit	50%		
Elimination Period	90 Days		Home Care Level	Simple Uncapped		
			Inflation Protection	Home, Community-Based		
				& Immediate Family		
This rate sheet shows the cost per \$1,000 of coverage						
Calculate your Premium:						
	X		÷ \$1,000			
Rate for Plan Chosen	Facility	Monthly Benefi	t Amount	Your Premium		
For Employees Only:	•	-				
	W	1		(D)		
D + C DI 1	X	l		=		
Rate for Plan 1	(Base	d on Funded An	nount)	Employer Paid Amount		
(3 Year Duration)			A MINUS B	=		
			AMINUSD	EMPLOYEE'S COST		
		Monthly	, Datas	EMILOTEE S COST		
Dia	an 1	Plan 2	Plan 3	Plan 4		
r is	an i	rian 2	riali 3	Base Plan With		
			Base Plan With			
				Simple Inflation		
	Dag	e Plan With	Home, Comm-Based	Home, Comm-Based		
Insurance		ple Inflation	& Immediate Family Member Care	& Immediate Family Member Care		
_	Plan	Option	Option	Option		
	2.60	8.50	13.00	36.50		
31	2.80	8.90	13.90	38.50		
32	2.90	9.10	14.90	40.50		
	3.10	9.50	15.70	41.90		
	3.20 3.40	10.00 10.40	16.40 17.50	43.70 45.90		
	3.60	10.40	18.40	47.90		
37	3.70	11.30	19.30	49.70		
38	3.90	11.90	20.20	52.00		
39	4.20	12.60	21.60	54.50		
	4.40 4.70	13.10 13.80	22.30 23.40	56.70 59.00		
	5.00	14.70	24.50	61.40		
43	5.30	15.40	25.90	64.40		
44	5.70	16.20	27.00	67.00		
	6.00 6.50	17.20 18.30	28.40 29.90	69.80 73.10		
47	6.80	19.30	31.00	73.10 76.10		
48	7.50	20.70	32.90	79.80		
49	7.90	21.90	34.40	83.20		
50 51	8.50 9.10	23.30 24.80	36.00	87.20 91.90		
51 52	9.10 9.90	24.80	38.20 41.00	91.90 97.20		
	0.70	28.30	44.00	103.30		
54 11	1.50	30.20	46.40	108.50		
55 12	2.30	32.00	49.00	113.90		
	3.60 5.00	34.70 37.70	53.10 58.00	122.80 132.20		
	6.60	40.90	62.60	132.20		
	8.30	44.30	68.20	152.00		



Base Plan Facility Monthly Benefit Pacility Benefit Duration Lifetime Maximum Elimination Period			Options Home Monthly Benefit Home Benefit Home Care Level	\$500 50% Simple Uncapped		
			Inflation Protection	Home, Community-Based & Immediate Family		
This rate sheet shows the cost per \$1,000 of coverage						
Calculate your Premiu	ım:					
	X		÷ \$1,000	= (A)		
Rate for Plan Chosen	Faci	lity Monthly Benefi	t Amount	Your Premium		
For Employees Only:						
	X	1		= (B)		
Rate for Plan 1		Based on Funded An		Employer Paid Amount		
(3 Year Duration)	(L	rused on I unded I in	nount)	Employer Fula Filliount		
			A MINUS B	=		
				EMPLOYEE'S COST		
		Monthly				
	Plan 1	Plan 2	Plan 3	Plan 4		
				Base Plan With		
			Dage Dlan With	Cimala Inflation		
			Base Plan With	Simple Inflation		
		Rase Plan With	Home, Comm-Based	Home, Comm-Based		
Insurance		Base Plan With Simple Inflation	Home, Comm-Based & Immediate Family	Home, Comm-Based & Immediate Family		
Insurance Age B	ase Plan	Base Plan With Simple Inflation Option	Home, Comm-Based	Home, Comm-Based		
Age B	ase Plan 20.30	Simple Inflation Option 48.20	Home, Comm-Based & Immediate Family Member Care Option 74.00	Home, Comm-Based & Immediate Family Member Care Option 163.40		
Age B 60 61	20.30 22.50	Simple Inflation Option 48.20 52.30	Home, Comm-Based & Immediate Family Member Care Option 74.00 80.80	Home, Comm-Based & Immediate Family Member Care Option 163.40 175.50		
Age B 60 61 62 63	20.30 22.50 25.10 27.90	Option 48.20 52.30 56.90 61.90	Home, Comm-Based & Immediate Family Member Care Option 74.00 80.80 88.90 97.90	Home, Comm-Based & Immediate Family Member Care Option 163.40 175.50 189.00 204.10		
Age B 60 61 62 63 64	20.30 22.50 25.10 27.90 31.10	Option 48.20 52.30 56.90 61.90 67.30	Home, Comm-Based & Immediate Family Member Care Option 74.00 80.80 88.90 97.90 108.50	Home, Comm-Based & Immediate Family Member Care Option 163.40 175.50 189.00 204.10 220.00		
Age B 60 61 62 63 64 65	ase Plan 20.30 22.50 25.10 27.90 31.10 36.10	Simple Inflation Option 48.20 52.30 56.90 61.90 67.30 75.40	Home, Comm-Based & Immediate Family Member Care Option 74.00 80.80 88.90 97.90 108.50 125.40	Home, Comm-Based & Immediate Family Member Care Option 163.40 175.50 189.00 204.10 220.00 245.70		
Age B 60 61 62 63 64 65 66	ase Plan 20.30 22.50 25.10 27.90 31.10 36.10 40.30 45.00	Simple Inflation Option 48.20 52.30 56.90 61.90 67.30 75.40 82.10 89.50	Home, Comm-Based & Immediate Family Member Care Option 74.00 80.80 88.90 97.90 108.50 125.40 138.30 151.80	Home, Comm-Based & Immediate Family Member Care Option 163.40 175.50 189.00 204.10 220.00 245.70 265.40 285.20		
Age B 60 61 62 63 64 65 66 67 68	20.30 22.50 25.10 27.90 31.10 36.10 40.30 45.00 50.20	Simple Inflation Option 48.20 52.30 56.90 61.90 67.30 75.40 82.10 89.50 97.50	Home, Comm-Based & Immediate Family Member Care Option 74.00 80.80 88.90 97.90 108.50 125.40 138.30 151.80 167.40	Home, Comm-Based & Immediate Family Member Care Option 163.40 175.50 189.00 204.10 220.00 245.70 265.40 285.20 307.50		
Age B 60 61 62 63 64 65 66 67 68 69	20.30 22.50 25.10 27.90 31.10 36.10 40.30 45.00 50.20 55.90	Simple Inflation Option 48.20 52.30 56.90 61.90 67.30 75.40 82.10 89.50 97.50 106.20	Home, Comm-Based & Immediate Family Member Care Option 74.00 80.80 88.90 97.90 108.50 125.40 138.30 151.80	Home, Comm-Based & Immediate Family Member Care Option 163.40 175.50 189.00 204.10 220.00 245.70 265.40 285.20 307.50 332.00		
Age B 60 61 62 63 64 65 66 67 68 69 70 71	ase Plan 20.30 22.50 25.10 27.90 31.10 36.10 40.30 45.00 50.20 55.90 62.00 72.50	Simple Inflation Option 48.20 52.30 56.90 61.90 67.30 75.40 82.10 89.50 97.50 106.20 115.40 131.10	Home, Comm-Based & Immediate Family Member Care Option 74.00 80.80 88.90 97.90 108.50 125.40 138.30 151.80 167.40 184.10 200.80 231.40	Home, Comm-Based & Immediate Family Member Care Option 163.40 175.50 189.00 204.10 220.00 245.70 265.40 285.20 307.50 332.00 355.70 399.30		
Age B 60 61 62 63 64 65 66 67 68 69 70 71 72	ase Plan 20.30 22.50 25.10 27.90 31.10 36.10 40.30 45.00 50.20 55.90 62.00 72.50 82.80	Simple Inflation Option 48.20 52.30 56.90 61.90 67.30 75.40 82.10 89.50 97.50 106.20 115.40 131.10 146.60	Home, Comm-Based & Immediate Family Member Care Option 74.00 80.80 88.90 97.90 108.50 125.40 138.30 151.80 167.40 184.10 200.80 231.40 261.40	Home, Comm-Based & Immediate Family Member Care Option 163.40 175.50 189.00 204.10 220.00 245.70 265.40 285.20 307.50 332.00 355.70 399.30 441.80		
Age B 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74	ase Plan 20.30 22.50 25.10 27.90 31.10 36.10 45.00 50.20 55.90 62.00 72.50 82.80 93.00 103.30	Simple Inflation Option 48.20 52.30 56.90 61.90 67.30 75.40 82.10 89.50 97.50 106.20 115.40 131.10 146.60 162.00 177.60	Home, Comm-Based & Immediate Family Member Care Option 74.00 80.80 88.90 97.90 108.50 125.40 138.30 151.80 167.40 184.10 200.80 231.40 261.40 288.20 316.40	Home, Comm-Based & Immediate Family Member Care Option 163.40 175.50 189.00 204.10 220.00 245.70 265.40 285.20 307.50 332.00 355.70 399.30 441.80 480.70 522.00		
Age B 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75	ase Plan 20.30 22.50 25.10 27.90 31.10 36.10 45.00 50.20 55.90 62.00 72.50 82.80 93.00 103.30 113.80	Simple Inflation Option 48.20 52.30 56.90 61.90 67.30 75.40 82.10 89.50 97.50 106.20 115.40 131.10 146.60 162.00 177.60 193.30	Home, Comm-Based & Immediate Family Member Care Option 74.00 80.80 88.90 97.90 108.50 125.40 138.30 151.80 167.40 184.10 200.80 231.40 261.40 288.20 316.40 341.30	Home, Comm-Based & Immediate Family Member Care Option 163.40 175.50 189.00 204.10 220.00 245.70 265.40 285.20 307.50 332.00 355.70 399.30 441.80 480.70 522.00 557.10		
Age B 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76	ase Plan 20.30 22.50 25.10 27.90 31.10 36.10 45.00 50.20 55.90 62.00 72.50 82.80 93.00 103.30 113.80 125.70	Simple Inflation Option 48.20 52.30 56.90 61.90 67.30 75.40 82.10 89.50 97.50 106.20 115.40 131.10 146.60 162.00 177.60 193.30 210.80	Home, Comm-Based & Immediate Family Member Care Option 74.00 80.80 88.90 97.90 108.50 125.40 138.30 151.80 167.40 184.10 200.80 231.40 261.40 288.20 316.40	Home, Comm-Based & Immediate Family Member Care Option 163.40 175.50 189.00 204.10 220.00 245.70 265.40 285.20 307.50 332.00 355.70 399.30 441.80 480.70 522.00		
Age B 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77	ase Plan 20.30 22.50 25.10 27.90 31.10 36.10 40.30 45.00 55.90 62.00 72.50 82.80 93.00 103.30 113.80 125.70 139.10 154.10	Simple Inflation Option 48.20 52.30 56.90 61.90 67.30 75.40 82.10 89.50 97.50 106.20 115.40 131.10 146.60 162.00 177.60 193.30 210.80 230.30 251.90	Home, Comm-Based & Immediate Family Member Care Option 74.00 80.80 88.90 97.90 108.50 125.40 138.30 151.80 167.40 184.10 200.80 231.40 261.40 288.20 316.40 341.30 372.40 404.00 441.20	Home, Comm-Based & Immediate Family Member Care Option 163.40 175.50 189.00 204.10 220.00 245.70 265.40 285.20 307.50 332.00 355.70 399.30 441.80 480.70 522.00 557.10 599.40 643.60 694.70		
Age B 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78	ase Plan 20.30 22.50 25.10 27.90 31.10 36.10 40.30 45.00 55.90 62.00 72.50 82.80 93.00 103.30 113.80 125.70 139.10	Simple Inflation Option 48.20 52.30 56.90 61.90 67.30 75.40 82.10 89.50 97.50 106.20 115.40 131.10 146.60 162.00 177.60 193.30 210.80 230.30	Home, Comm-Based & Immediate Family Member Care Option 74.00 80.80 88.90 97.90 108.50 125.40 138.30 151.80 167.40 184.10 200.80 231.40 261.40 288.20 316.40 341.30 372.40 404.00	Home, Comm-Based & Immediate Family Member Care Option 163.40 175.50 189.00 204.10 220.00 245.70 265.40 285.20 307.50 332.00 355.70 399.30 441.80 480.70 522.00 557.10 599.40 643.60		