



# FERNDALE PHARMA GROUP

*Rates Shown are for \$1,000 Facility Monthly Benefit  
(You may choose from \$2,000 - \$9,000 in Facility Monthly Benefit)*

| Monthly Rates    | Plan 1  |        |          | Plan 2  |        |          | Plan 3   |        |          | Plan 4   |        |          |
|------------------|---|--------|----------|---|--------|----------|--|--------|----------|--|--------|----------|
|                  | Long Term Care Facility<br>Prof Home-Comm Care 100% |        |          | Long Term Care Facility<br>Prof Home-Comm Care 100%<br>Simple Inflation |        |          | Long Term Care Facility<br>Prof Home-Comm Care 100%<br>10 Year APO |        |          | Long Term Care Facility<br>Prof Home-Comm Care 100%<br>Simple Inflation<br>10 Year APO |        |          |
| Benefit Duration | 3 YR  | 6 YR   | Lifetime | 3 YR  | 6 YR   | Lifetime | 3 YR   | 6 YR   | Lifetime | 3 YR   | 6 YR   | Lifetime |
| AGE              |   |        |          |   |        |          |  |        |          |  |        |          |
| 18 - 30          | 2.90  | 3.80   | 5.80     | 6.60  | 9.10   | 11.90    | 13.60  | 17.90  | 27.00    | 30.90  | 42.50  | 55.90    |
| 31               | 3.00  | 3.90   | 5.90     | 6.90  | 9.50   | 12.50    | 13.80  | 18.30  | 27.40    | 32.10  | 44.20  | 58.00    |
| 32               | 3.10  | 4.10   | 6.10     | 7.30  | 10.00  | 13.20    | 14.00  | 18.70  | 27.90    | 33.40  | 45.90  | 60.20    |
| 33               | 3.20  | 4.20   | 6.30     | 7.70  | 10.50  | 13.80    | 14.30  | 19.10  | 28.30    | 34.60  | 47.50  | 62.30    |
| 34               | 3.30  | 4.40   | 6.50     | 8.10  | 11.10  | 14.50    | 14.50  | 19.60  | 28.80    | 35.80  | 49.20  | 64.50    |
| 35               | 3.40  | 4.60   | 6.70     | 8.50  | 11.60  | 15.20    | 14.80  | 20.10  | 29.40    | 37.20  | 51.00  | 66.80    |
| 36               | 3.50  | 4.80   | 6.90     | 8.90  | 12.20  | 16.00    | 15.20  | 20.60  | 30.10    | 38.60  | 52.90  | 69.20    |
| 37               | 3.60  | 5.00   | 7.20     | 9.40  | 12.80  | 16.80    | 15.50  | 21.10  | 30.70    | 40.00  | 54.70  | 71.50    |
| 38               | 3.80  | 5.20   | 7.50     | 9.90  | 13.50  | 17.60    | 15.80  | 21.80  | 31.40    | 41.50  | 56.80  | 74.10    |
| 39               | 3.90  | 5.40   | 7.80     | 10.40   | 14.20  | 18.50    | 16.20  | 22.40  | 32.20    | 42.90  | 58.70  | 76.50    |
| 40               | 4.10  | 5.70   | 8.10     | 10.90   | 14.90  | 19.50    | 16.40  | 22.70  | 32.50    | 43.80  | 59.90  | 78.10    |
| 41               | 4.60  | 6.30   | 9.00     | 12.10   | 16.50  | 21.40    | 17.90  | 24.80  | 35.50    | 47.60  | 64.80  | 84.20    |
| 42               | 4.80  | 6.60   | 9.40     | 12.60   | 17.10  | 22.10    | 18.30  | 25.40  | 36.30    | 48.40  | 65.70  | 85.10    |
| 43               | 5.00  | 6.90   | 9.90     | 13.10   | 17.70  | 22.80    | 18.80  | 26.00  | 37.00    | 49.10  | 66.50  | 85.90    |
| 44               | 5.20  | 7.30   | 10.30    | 13.60   | 18.40  | 23.60    | 19.20  | 26.70  | 37.90    | 49.90  | 67.40  | 86.80    |
| 45               | 5.50  | 7.60   | 10.80    | 14.20   | 19.10  | 24.50    | 19.70  | 27.40  | 38.80    | 50.80  | 68.20  | 87.70    |
| 46               | 5.80  | 8.00   | 11.40    | 14.70   | 19.80  | 25.40    | 20.20  | 28.10  | 39.80    | 51.60  | 69.30  | 88.80    |
| 47               | 6.00  | 8.40   | 11.90    | 15.30   | 20.50  | 26.10    | 20.90  | 29.00  | 41.00    | 52.70  | 70.50  | 90.10    |
| 48               | 6.50  | 9.00   | 12.70    | 16.20   | 21.70  | 27.60    | 21.50  | 29.90  | 42.10    | 53.90  | 71.90  | 91.60    |
| 49               | 7.00  | 9.70   | 13.60    | 17.30   | 23.00  | 29.20    | 22.70  | 31.60  | 44.30    | 56.40  | 75.10  | 95.20    |
| 50               | 7.50  | 10.40  | 14.60    | 18.40   | 24.40  | 30.90    | 23.20  | 32.30  | 45.30    | 57.30  | 76.00  | 96.20    |
| 51               | 8.50  | 11.80  | 16.50    | 21.00   | 27.90  | 35.20    | 25.20  | 34.80  | 48.60    | 62.10  | 82.30  | 103.90   |
| 52               | 9.20  | 12.60  | 17.50    | 22.60   | 29.90  | 37.70    | 25.90  | 35.60  | 49.40    | 63.80  | 84.50  | 106.40   |
| 53               | 9.70  | 13.30  | 18.40    | 23.80   | 31.50  | 39.70    | 26.80  | 36.60  | 50.70    | 65.70  | 86.90  | 109.50   |
| 54               | 10.30   | 14.00  | 19.30    | 25.10   | 33.20  | 41.70    | 27.70  | 37.70  | 52.00    | 67.70  | 89.50  | 112.60   |
| 55               | 11.00   | 14.80  | 20.40    | 26.50   | 35.00  | 44.10    | 28.90  | 39.10  | 53.90    | 70.00  | 92.50  | 116.40   |
| 56               | 11.60   | 15.60  | 21.50    | 28.00   | 36.90  | 46.40    | 30.00  | 40.40  | 55.50    | 72.20  | 95.30  | 119.70   |
| 57               | 12.30   | 16.50  | 22.60    | 29.40   | 38.80  | 48.80    | 31.10  | 41.60  | 57.10    | 74.20  | 97.80  | 122.90   |
| 58               | 13.30   | 17.70  | 24.10    | 31.40   | 41.40  | 51.90    | 32.60  | 43.50  | 59.40    | 77.30  | 101.80 | 127.70   |
| 59               | 14.30   | 19.00  | 25.90    | 33.70   | 44.30  | 55.50    | 34.30  | 45.50  | 62.00    | 80.80  | 106.30 | 133.20   |
| 60               | 15.50   | 20.40  | 27.80    | 36.20   | 47.60  | 59.50    | 35.30  | 46.60  | 63.30    | 82.50  | 108.40 | 135.60   |
| 61               | 17.90   | 23.60  | 32.00    | 41.20   | 54.40  | 68.00    | 38.30  | 50.50  | 68.40    | 88.20  | 116.40 | 145.50   |
| 62               | 19.60   | 25.70  | 34.80    | 44.30   | 58.60  | 73.30    | 40.70  | 53.40  | 72.40    | 92.20  | 121.90 | 152.50   |
| 63               | 21.20   | 27.70  | 37.50    | 47.00   | 62.40  | 78.10    | 42.90  | 56.20  | 76.20    | 95.40  | 126.60 | 158.50   |
| 64               | 22.80   | 29.80  | 40.30    | 49.70   | 66.20  | 82.90    | 45.10  | 58.90  | 79.80    | 98.40  | 131.00 | 164.10   |
| 65               | 26.80   | 34.90  | 47.60    | 56.30   | 75.30  | 95.20    | 51.20  | 66.70  | 90.90    | 107.50   | 143.80 | 181.70   |
| 66               | 28.70   | 37.40  | 50.80    | 59.50   | 80.00  | 101.20   | 53.20  | 69.10  | 93.90    | 110.10   | 147.90 | 187.20   |
| 67               | 32.00   | 41.40  | 56.20    | 65.10   | 87.70  | 111.00   | 57.60  | 74.60  | 101.20   | 117.20   | 157.90 | 199.70   |
| 68               | 34.70   | 44.80  | 60.70    | 69.70   | 94.30  | 119.40   | 60.80  | 78.40  | 106.20   | 122.00   | 165.00 | 208.90   |
| 69               | 37.60   | 48.40  | 65.40    | 74.20   | 100.60 | 127.20   | 64.30  | 82.70  | 111.80   | 126.90   | 172.00 | 217.60   |
| 70               | 40.90   | 52.50  | 70.70    | 79.60   | 108.30 | 137.00   | 65.90  | 84.50  | 113.80   | 128.10   | 174.40 | 220.60   |
| 71               | 44.80   | 57.50  | 77.10    | 85.70   | 116.50 | 147.00   | 70.00  | 89.60  | 120.30   | 133.70   | 181.70 | 229.30   |
| 72               | 49.70   | 63.60  | 85.00    | 93.20   | 126.60 | 159.20   | 75.50  | 96.60  | 129.30   | 141.70   | 192.40 | 242.00   |
| 73               | 54.80   | 70.10  | 93.40    | 101.00  | 137.00 | 171.80   | 81.70  | 104.40 | 139.20   | 150.50   | 204.10 | 255.90   |
| 74               | 60.50   | 77.30  | 102.70   | 109.60  | 148.40 | 185.40   | 87.80  | 112.10 | 148.90   | 158.90   | 215.10 | 268.80   |
| 75               | 68.70   | 87.90  | 117.50   | 118.50  | 160.70 | 202.50   | 95.60  | 122.20 | 163.30   | 164.80   | 223.40 | 281.40   |
| 76               | 76.70   | 98.00  | 130.50   | 129.90  | 175.90 | 221.00   | 103.60   | 132.30 | 176.20   | 175.30   | 237.40 | 298.30   |
| 77               | 86.20   | 109.90 | 145.90   | 143.30  | 193.70 | 242.50   | 113.80   | 145.10 | 192.60   | 189.10   | 255.70 | 320.10   |
| 78               | 95.20   | 121.00 | 159.90   | 155.20  | 209.30 | 261.10   | 122.70   | 156.10 | 206.30   | 200.20   | 270.00 | 336.80   |
| 79               | 105.10  | 133.40 | 175.60   | 168.10  | 226.40 | 281.30   | 132.40   | 168.10 | 221.30   | 211.80   | 285.30 | 354.50   |
| 80               | 115.40  | 146.20 | 191.60   | 181.00  | 243.30 | 300.90   | 143.10   | 181.30 | 237.50   | 224.50   | 301.70 | 373.10   |