



# 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 Long Term Care Facility Prof Home-Comm Care 100%			Plan 2 Long Term Care Facility Prof Home-Comm Care 100% Simple Inflation			Plan 3 Long Term Care Facility Prof Home-Comm Care 100% 10 Year APO			Plan 4 Long Term Care Facility Prof Home-Comm Care 100% Simple Inflation 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	8.60	11.90	15.60	13.60	17.90	27.00	40.40	55.60	73.20	
31	3.00	3.90	5.90	9.10	12.50	16.40	13.80	18.30	27.40	42.00	57.80	76.00	
32	3.10	4.10	6.10	9.50	13.10	17.20	14.00	18.70	27.90	43.70	60.10	78.90	
33	3.20	4.20	6.30	10.00	13.80	18.10	14.30	19.10	28.30	45.30	62.20	81.50	
34	3.30	4.40	6.50	10.50	14.50	19.00	14.50	19.60	28.80	46.90	64.40	84.40	
35	3.40	4.60	6.70	11.10	15.20	19.90	14.80	20.10	29.40	48.70	66.80	87.50	
36	3.50	4.80	6.90	11.70	16.00	20.90	15.20	20.60	30.10	50.50	69.30	90.60	
37	3.60	5.00	7.20	12.30	16.80	22.00	15.50	21.10	30.70	52.30	71.60	93.60	
38	3.80	5.20	7.50	12.90	17.70	23.10	15.80	21.80	31.40	54.30	74.30	97.00	
39	3.90	5.40	7.80	13.60	18.60	24.30	16.20	22.40	32.20	56.20	76.80	100.20	
40	4.10	5.70	8.10	14.30	19.60	25.50	16.40	22.70	32.50	57.40	78.40	102.20	
41	4.60	6.30	9.00	15.80	21.60	28.00	17.90	24.80	35.50	62.30	84.80	110.20	
42	4.80	6.60	9.40	16.50	22.30	28.90	18.30	25.40	36.30	63.30	86.00	111.30	
43	5.00	6.90	9.90	17.10	23.10	29.90	18.80	26.00	37.00	64.30	87.00	112.40	
44	5.20	7.30	10.30	17.80	24.00	30.90	19.20	26.70	37.90	65.40	88.20	113.60	
45	5.50	7.60	10.80	18.60	25.00	32.10	19.70	27.40	38.80	66.40	89.40	114.80	
46	5.80	8.00	11.40	19.30	25.90	33.20	20.20	28.10	39.80	67.60	90.70	116.20	
47	6.00	8.40	11.90	20.00	26.80	34.20	20.90	29.00	41.00	69.00	92.30	118.00	
48	6.50	9.00	12.70	21.20	28.40	36.10	21.50	29.90	42.10	70.50	94.20	119.90	
49	7.00	9.70	13.60	22.60	30.10	38.20	22.70	31.60	44.30	73.80	98.20	124.70	
50	7.50	10.40	14.60	24.10	32.00	40.50	23.20	32.30	45.30	75.00	99.50	125.90	
51	8.50	11.80	16.50	27.50	36.50	46.10	25.20	34.80	48.60	81.30	107.70	136.00	
52	9.20	12.60	17.50	29.60	39.20	49.40	25.90	35.60	49.40	83.50	110.50	139.30	
53	9.70	13.30	18.40	31.20	41.20	51.90	26.80	36.60	50.70	86.00	113.80	143.30	
54	10.30	14.00	19.30	32.80	43.40	54.60	27.70	37.70	52.00	88.60	117.10	147.40	
55	11.00	14.80	20.40	34.70	45.90	57.70	28.90	39.10	53.90	91.70	121.10	152.30	
56	11.60	15.60	21.50	36.60	48.30	60.70	30.00	40.40	55.50	94.50	124.70	156.70	
57	12.30	16.50	22.60	38.60	50.80	63.90	31.10	41.60	57.10	97.10	128.10	160.90	
58	13.30	17.70	24.10	41.10	54.20	68.00	32.60	43.50	59.40	101.20	133.30	167.20	
59	14.30	19.00	25.90	44.10	58.00	72.60	34.30	45.50	62.00	105.80	139.20	174.30	
60	15.50	20.40	27.80	47.40	62.30	77.80	35.30	46.60	63.30	108.00	141.90	177.50	
61	17.90	23.60	32.00	54.00	71.20	89.00	38.30	50.50	68.40	115.50	152.30	190.40	
62	19.60	25.70	34.80	58.00	76.70	96.00	40.70	53.40	72.40	120.70	159.60	199.60	
63	21.20	27.70	37.50	61.50	81.70	102.20	42.90	56.20	76.20	124.90	165.80	207.50	
64	22.80	29.80	40.30	65.10	86.60	108.50	45.10	58.90	79.80	128.80	171.50	214.80	
65	26.80	34.90	47.60	73.70	98.60	124.60	51.20	66.70	90.90	140.70	188.30	237.90	
66	28.70	37.40	50.80	77.90	104.70	132.50	53.20	69.10	93.90	144.10	193.70	245.10	
67	32.00	41.40	56.20	85.30	114.80	145.30	57.60	74.60	101.20	153.40	206.70	261.50	
68	34.70	44.80	60.70	91.20	123.40	156.30	60.80	78.40	106.20	159.70	216.00	273.50	
69	37.60	48.40	65.40	97.20	131.70	166.60	64.30	82.70	111.80	166.10	225.20	284.80	
70	40.90	52.50	70.70	104.20	141.80	179.30	65.90	84.50	113.80	167.80	228.30	288.70	
71	44.80	57.50	77.10	112.20	152.50	192.40	70.00	89.60	120.30	175.00	237.90	300.10	
72	49.70	63.60	85.00	122.10	165.70	208.40	75.50	96.60	129.30	185.50	251.90	316.80	
73	54.80	70.10	93.40	132.30	179.30	224.80	81.70	104.40	139.20	197.10	267.20	335.00	
74	60.50	77.30	102.70	143.50	194.20	242.70	87.80	112.10	148.90	208.00	281.70	351.90	
75	68.70	87.90	117.50	155.20	210.40	265.00	95.60	122.20	163.30	215.70	292.40	368.40	
76	76.70	98.00	130.50	170.00	230.20	289.30	103.60	132.30	176.20	229.50	310.80	390.50	
77	86.20	109.90	145.90	187.60	253.60	317.50	113.80	145.10	192.60	247.60	334.70	419.00	
78	95.20	121.00	159.90	203.10	274.00	341.70	122.70	156.10	206.30	262.10	353.50	440.80	
79	105.10	133.40	175.60	220.10	296.40	368.30	132.40	168.10	221.30	277.30	373.40	464.00	
80	115.40	146.20	191.60	237.00	318.50	393.90	143.10	181.30	237.50	293.90	394.90	488.40	