

Base Plan			Options	
	E4 61 000			Hama Cammunity Dagad
Facility Monthly Benef			Home Care Level	Home, Community-Based
Home Monthly Benefit				and Immediate Family
Facility Benefit Duration	on 3 Years			Member Care
Home Benefit	75%		Inflation Protection	Compound Uncapped
			initiation i foteetion	Compound Cheapped
Lifetime Maximum	\$36,000			
Elimination Period	180 DA	YS		
Home Care Level	Home ar	nd Community-		
	Based C	= -		
			st per \$1,000 of covera	g a
Calculate warm Duemic		e sheet shows the cos	a per \$1,000 oj covera	ge
Calculate your Premiu	ım:			
	X		÷ \$1,000 =	= (A)
Rate for Plan Chosen	Faci	lity Monthly Benefit		Your Premium
	1 aci	inty Monthly Benefit	Amount	Tour Treimum
For Employees Only:				
	X	2	=	= (B)
Data fan Dlan 1			()	
Rate for Plan 1	1)	Based on Funded Amo	ount)	Employer Paid Amount
(3 Year Duration)			A MAINILIG D	
			A MINUS B	=
				EMPLOYEE'S COST
		Monthly 1	Rates	
	Plan 1	Plan 2	Plan 3	Plan 4
	1 1411 1	1 1411 2	1 1411 5	Base Plan With
			_	
		Base Plan Witl	h	Home, Comm-Based
		Home, Comm-Ba	sed Base Plan Wit	th and Immediate Family
		· · · · · · · · · · · · · · · · · · ·		·
		and Immediate Fa	mily ('amnaund	Viember (are
Tuannanaa		and Immediate Far		Member Care
Insurance		Member Care	e Inflation	Compound Inflation
Age	Base Plan	Member Care Option	Inflation Option	Compound Inflation Option
Age 18-30	4.10	Member Care Option 6 . 60	Inflation Option 43.20	Compound Inflation Option 65.10
Age 18-30 31	4.10 4.10	Member Care Option 6 . 60 6 . 60	Inflation Option 43.20 43.70	Compound Inflation Option 65.10 65.70
Age 18-30 31 32	4.10 4.10 4.10	Member Care Option 6 . 60 6 . 60 6 . 70	Inflation Option 43.20 43.70 44.30	Compound Inflation Option 65.10 65.70 66.30
Age 18-30 31 32 33	4.10 4.10 4.10 4.20	Member Care	Inflation Option 43.20 43.70 44.30 44.60	Compound Inflation Option 65.10 65.70 66.30 66.80
Age 18-30 31 32 33 34	4.10 4.10 4.10 4.20 4.30	Member Care Option 6.60 6.60 6.70 6.90 7.10	Inflation Option 43.20 43.70 44.30 44.60 45.20	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40
Age 18-30 31 32 33 34 35	4.10 4.10 4.10 4.20 4.30 4.40	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10
Age 18-30 31 32 33 34 35 36	4.10 4.10 4.10 4.20 4.30 4.40 4.60	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20 7.40	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70 46.30	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10 68.90
Age 18-30 31 32 33 34 35 36 37	4.10 4.10 4.20 4.30 4.40 4.60 4.60	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20 7.40 7.60	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70 46.30 47.00	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10 68.90 69.90
Age 18-30 31 32 33 34 35 36 37 38	4.10 4.10 4.20 4.30 4.40 4.60 4.60	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20 7.40 7.60 8.00	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70 46.30 47.00 47.70	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10 68.90 69.90 70.70
Age 18-30 31 32 33 34 35 36 37 38 39 40	4.10 4.10 4.20 4.30 4.40 4.60 4.60	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20 7.40 7.60 8.00 8.40 8.60	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70 46.30 47.00 47.70 48.40 49.10	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10 68.90 69.90 70.70 71.60 72.40
Age 18-30 31 32 33 34 35 36 37 38 39 40 41	4.10 4.10 4.20 4.30 4.40 4.60 4.60	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20 7.40 7.60 8.00 8.40 8.60 9.00	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70 46.30 47.00 47.70 48.40 49.10 49.70	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10 68.90 69.90 70.70 71.60 72.40 73.30
Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42	4.10 4.10 4.10 4.20 4.30 4.40 4.60 4.60 4.60 5.20 5.40 5.80	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20 7.40 7.60 8.00 8.40 8.60 9.00 9.30	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70 46.30 47.00 47.70 48.40 49.10 49.70 50.40	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10 68.90 69.90 70.70 71.60 72.40 73.30 74.20
Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43	4.10 4.10 4.10 4.20 4.30 4.40 4.60 4.60 4.60 5.20 5.40 5.60 5.80 6.10	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20 7.40 7.60 8.00 8.40 8.60 9.00 9.30 9.70	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70 46.30 47.00 47.70 48.40 49.10 49.70 50.40 51.10	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10 68.90 69.90 70.70 71.60 72.40 73.30 74.20 75.00
Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44	4.10 4.10 4.10 4.20 4.30 4.40 4.60 4.60 4.60 5.20 5.40 5.60 5.80 6.10 6.30	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20 7.40 7.60 8.00 8.40 8.60 9.00 9.30 9.70 10.20	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70 46.30 47.00 47.70 48.40 49.10 49.70 50.40 51.10 51.80	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10 68.90 69.90 70.70 71.60 72.40 73.30 74.20 75.00 76.00
Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44	4.10 4.10 4.10 4.20 4.30 4.40 4.60 4.60 4.60 5.20 5.40 5.60 5.80 6.30 6.80	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20 7.40 7.60 8.00 8.40 8.60 9.00 9.30 9.70 10.20 10.70	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70 46.30 47.00 47.70 48.40 49.10 49.10 49.70 50.40 51.10 51.80 52.50	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10 68.90 69.90 70.70 71.60 72.40 73.30 74.20 75.00 76.00 76.80
Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46	4.10 4.10 4.10 4.20 4.30 4.40 4.60 4.60 4.60 5.20 5.40 5.60 5.80 6.30 6.80 7.00	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20 7.40 7.60 8.00 8.40 8.60 9.00 9.30 9.70 10.20 10.70 11.30	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70 46.30 47.00 47.70 48.40 49.10 49.10 50.40 51.10 51.80 52.50 52.70	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10 68.90 69.90 70.70 71.60 72.40 73.30 74.20 75.00 76.00 76.80 77.60
Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47	4.10 4.10 4.10 4.20 4.30 4.40 4.60 4.60 4.90 5.20 5.40 5.60 5.80 6.10 6.30 6.30 7.00 7.30	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20 7.40 7.60 8.00 8.40 8.60 9.00 9.30 9.70 10.20 10.70 11.30 11.80	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70 46.30 47.00 47.70 48.40 49.10 49.10 50.40 51.10 51.80 52.50 52.70 53.00	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10 68.90 69.90 70.70 71.60 72.40 73.30 74.20 75.00 76.80 77.60 78.40
Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48	4.10 4.10 4.10 4.20 4.30 4.40 4.60 4.60 4.60 5.20 5.40 5.60 5.80 6.30 6.30 6.30 7.00 7.30	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20 7.40 7.60 8.00 8.40 9.00 9.30 9.70 10.20 10.70 11.30 11.80 12.50	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70 46.30 47.00 47.70 48.40 49.10 49.10 51.10 51.10 51.80 52.50 52.70 53.00 53.20	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10 68.90 69.90 70.70 71.60 72.40 73.30 74.20 75.00 76.80 77.60 78.40 79.20
Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49	4.10 4.10 4.10 4.20 4.30 4.40 4.60 4.60 4.60 5.20 5.40 5.60 5.80 6.30 6.30 7.00 7.30 7.90	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20 7.40 7.60 8.00 8.40 9.00 9.30 9.70 10.20 10.70 11.30 11.80 12.50 13.10	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70 46.30 47.00 47.70 48.40 49.10 49.10 49.70 50.40 51.10 51.80 52.50 52.70 53.00 53.20 53.40	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10 68.90 69.90 70.70 71.60 72.40 73.30 74.20 75.00 76.80 77.60 78.40 79.20 79.90
Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51	4.10 4.10 4.10 4.20 4.30 4.40 4.60 4.60 4.60 5.40 5.40 5.40 5.30 6.30 6.30 7.30 7.60 7.90 8.30	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20 7.40 7.60 8.00 8.40 9.00 9.30 9.70 10.20 10.70 11.30 11.80 12.50	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70 46.30 47.00 47.70 48.40 49.10 49.10 51.10 51.80 52.50 52.70 53.00 53.20 53.40 53.70	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10 68.90 69.90 70.70 71.60 72.40 73.30 74.20 75.00 76.80 77.60 78.40 79.20 79.90 80.70
Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51	4.10 4.10 4.10 4.20 4.30 4.40 4.60 4.60 4.60 5.40 5.40 5.40 5.40 6.30 7.30 7.30 7.30 7.90 8.80 9.30	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20 7.40 7.60 8.00 8.40 8.60 9.00 9.30 9.70 10.20 10.70 11.30 11.80 12.50 13.10 13.80 14.70 15.60	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70 46.30 47.00 47.70 48.40 49.10 49.70 50.40 51.10 51.80 52.50 52.70 53.00 53.20 53.40 53.70 53.90 54.20	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10 68.90 69.90 70.70 71.60 72.40 73.30 74.20 75.00 76.80 77.60 77.60 78.40 79.20 79.90 80.70 81.60 82.30
Age 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	4.10 4.10 4.10 4.20 4.30 4.40 4.60 4.60 4.60 5.40 5.40 5.40 5.40 6.30 7.30 7.30 7.60 7.30 7.90 8.80 9.80	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20 7.40 7.60 8.00 9.00 9.30 9.70 10.20 10.70 11.30 11.80 12.50 13.10 13.80 14.70 15.60 16.50	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70 46.30 47.00 47.70 48.40 49.10 49.70 50.40 51.10 51.80 52.50 52.70 53.00 53.20 53.40 53.70 53.90 54.20 54.40	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10 68.90 69.90 70.70 71.60 72.40 73.30 74.20 75.00 76.80 77.60 77.60 78.40 79.20 79.90 80.70 81.60 82.30 83.10
Age 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	4.10 4.10 4.10 4.20 4.30 4.40 4.60 4.60 4.60 5.20 5.40 5.60 5.80 6.30 6.30 7.00 7.30 7.60 7.90 8.30 9.80 9.80	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20 7.40 7.60 8.00 8.40 8.60 9.00 9.30 9.70 10.20 10.70 11.30 11.80 12.50 13.10 13.80 14.70 15.60 16.50 17.30	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70 46.30 47.00 47.70 48.40 49.10 49.70 50.40 51.10 51.80 52.50 52.70 53.00 53.20 53.40 53.70 53.90 54.20 54.40 54.70	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10 68.90 69.90 70.70 71.60 72.40 73.30 74.20 75.00 76.80 77.60 77.60 78.40 79.20 79.90 80.70 81.60 82.30 83.10 83.90
Age 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	4.10 4.10 4.10 4.20 4.30 4.40 4.60 4.60 4.60 5.20 5.40 5.60 5.80 6.10 6.30 7.00 7.30 7.60 7.90 8.30 9.80 9.80 10.90	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20 7.40 7.60 8.00 8.40 9.00 9.30 9.70 10.20 10.70 11.30 11.80 12.50 13.10 13.80 14.70 15.60 16.50 17.30 18.40	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70 46.30 47.00 47.70 48.40 49.10 49.70 50.40 51.10 51.80 52.50 52.70 53.20 53.20 53.40 53.70 53.90 54.20 54.40 54.70 54.90	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10 68.90 69.90 70.70 71.60 72.40 73.30 74.20 75.00 76.80 77.60 77.60 78.40 79.20 79.90 80.70 81.60 82.30 83.10 83.90 84.70
Age 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	4.10 4.10 4.10 4.20 4.30 4.40 4.60 4.60 4.60 5.20 5.40 5.60 5.80 6.10 6.30 6.30 7.00 7.30 7.60 7.90 8.80 9.80 9.80 10.90 11.40	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20 7.40 7.60 8.00 8.40 9.00 9.30 9.70 10.20 10.70 11.30 11.80 12.50 13.10 13.80 14.70 15.60 16.50 17.30 18.40 19.50	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70 46.30 47.00 47.70 48.40 49.10 49.70 50.40 51.10 51.80 52.50 52.70 53.20 53.20 53.40 53.70 53.90 53.90 54.20 54.40 54.70 54.90 57.30	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10 68.90 69.90 70.70 71.60 72.40 73.30 74.20 75.00 76.80 77.60 77.60 77.60 78.40 79.20 79.90 80.70 81.60 82.30 83.10 83.90 84.70 88.00
Age 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	4.10 4.10 4.10 4.20 4.30 4.40 4.60 4.60 4.60 5.20 5.40 5.60 5.80 6.10 6.30 6.30 7.00 7.60 7.90 8.80 9.80 9.80 10.90 11.40 12.20	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20 7.40 7.60 8.00 8.40 8.60 9.00 9.30 9.70 10.20 10.70 11.30 11.80 12.50 13.10 13.80 14.70 15.60 16.50 17.30 18.40 19.50 20.80	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70 46.30 47.00 47.70 48.40 49.10 49.70 50.40 51.10 51.80 52.50 52.70 53.20 53.20 53.40 53.70 53.90 53.20 53.40 53.70 53.90 54.20 54.40 54.70 54.90 57.30 59.80	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10 68.90 69.90 70.70 71.60 72.40 73.30 74.20 75.00 76.80 77.60 77.60 77.60 78.40 79.20 79.90 80.70 81.60 82.30 83.10 83.90 84.70 88.00 91.40
Age 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	4.10 4.10 4.10 4.20 4.30 4.40 4.60 4.60 4.60 5.20 5.40 5.60 5.80 6.10 6.30 6.30 7.00 7.30 7.60 7.90 8.80 9.80 9.80 10.90 11.40	Member Care Option 6.60 6.60 6.70 6.90 7.10 7.20 7.40 7.60 8.00 8.40 9.00 9.30 9.70 10.20 10.70 11.30 11.80 12.50 13.10 13.80 14.70 15.60 16.50 17.30 18.40 19.50	Inflation Option 43.20 43.70 44.30 44.60 45.20 45.70 46.30 47.00 47.70 48.40 49.10 49.70 50.40 51.10 51.80 52.50 52.70 53.20 53.20 53.40 53.70 53.90 53.90 54.20 54.40 54.70 54.90 57.30	Compound Inflation Option 65.10 65.70 66.30 66.80 67.40 68.10 68.90 69.90 70.70 71.60 72.40 73.30 74.20 75.00 76.80 77.60 77.60 77.60 78.40 79.20 79.90 80.70 81.60 82.30 83.10 83.90 84.70 88.00



Base Plan		0	ptions	
Facility Monthly Bene	efit \$1,000		ome Care Level	Home, Community-Based
Home Monthly Benef		1-2		and Immediate Family
Facility Benefit Durat	I -			Member Care
Home Benefit	75%	T _r	nflation Protection	Compound Uncapped
		11	iliation Protection	Compound Oncapped
Lifetime Maximum	\$36,000	N/C		
Elimination Period	180 DA			
Home Care Level		nd Community-		
	Based C			
C-11-4 D		s rate sheet shows the cost po	er \$1,000 of coverage	
Calculate your Premi				
	X		÷ \$1,000 =	(11)
Rate for Plan Chosen	Faci	ility Monthly Benefit Aı	mount	Your Premium
For Employees Only:	•			
1 0	X	2	=	(B)
Rate for Plan 1				
(3 Year Duration)	(1	Based on Funded Amou	nı)	Employer Paid Amount
(3 Teal Duration)			A MINUS B =	
			TI MITTOD D	EMPLOYEE'S COST
		Monthly Ra	utas	EMI EGILE 5 COSI
	Plan 1	Plan 2	Plan 3	Plan 4
	riali i	riaii 2	Fian 3	
		D Dl XV241.		Base Plan With
		Base Plan With	1 D DI 337941	Home, Comm-Based
		Home, Comm-Base		·
_		and Immediate Fami		Member Care
Insurance		Member Care	Inflation	Compound Inflation
Age	Base Plan	Option	Option	Option
60	14.80 16.00	25.10 27.00	67.40 70.00	102.00
61 62	17.60	27.00	70.00	105.70 109.30
63	19.00	31.60	75.20	113.00
64	20.70	34.10	77.90	116.70
65	23.40	37.60	80.30	120.10
66	25.80	40.60	86.50	127.40
67 68	28.60 31.50	44.30 47.80	94.20 101.20	136.90 145.10
69	34.80	52.00	109.80	155.20
70	38.50	56.40	117.80	164.90
71	42.60	61.40	128.70	177.40
72	47.20	66.90	139.70	190.30
73 74	52.20 57.50	73.10 79.40	151.20	204.10 218.40
74 75	69.30	94.40	163.40 193.00	255.00
76	75.80	102.00	209.00	273.10
77		110.40	224.30	290.20
	83.00			
78	90.90	119.50	242.50	310.30



<u>Base Plan</u>			<u>Options</u>	
Facility Monthly Bene	fit \$1,000		Home Care Level	Home, Community-Based
Home Monthly Benefi	t \$750			and Immediate Family
Facility Benefit Duration	on 6 Years			Member Care
Home Benefit	75%		Inflation Protection	Compound Uncapped
Lifetime Maximum	\$72,000			1 11
Elimination Period	180 DA	YS		
Home Care Level		nd Community-		
Tiome care Level	Based C	-		
			st per \$1,000 of covera	ge
Calculate your Premit			<u>, , , , , , , , , , , , , , , , , , , </u>	3
	X		÷ \$1,000 =	= (A)
Rate for Plan Chosen		lity Monthly Benefit		Your Premium
	1 401	inty Monthly Benefit	7 milount	1 our 1 rennum
For Employees Only:				
	X	2	=	(D)
Rate for Plan 1	(E	Based on Funded Am	ount)	Employer Paid Amount
(3 Year Duration)			A MINITED -	_
			A MINUS B =	EMPLOYEE'S COST
		Manthly	Datas	EMPLOYEE'S COST
	Plan 1	<u>Monthly</u> Plan 2	Plan 3	Plan 4
	rian i	Fian 2	Pian 3	
		Daga Dlan W/4	L	Base Plan With
		Base Plan Wit		Home, Comm-Based
		Home, Comm-Ba		•
		and Immediate Fa	mily Compound	Member Care
·				
Insurance	D DI	Member Care	e Inflation	Compound Inflation
Age	Base Plan	Member Care Option	e Inflation Option	Compound Inflation Option
Age 18-30	5.20	Member Care Option 8.80	Inflation Option 57.30	Compound Inflation Option 87.30
Age 18-30 31 32	5.20 5.40 5.50	Member Care Option 8.80 9.00 9.20	e Inflation Option	Compound Inflation Option 87.30 88.40 89.40
Age 18-30 31 32 33	5.20 5.40 5.50 5.70	Member Care	Inflation Option 57.30 58.10 58.90 59.70	Compound Inflation Option 87.30 88.40 89.40 90.50
Age 18-30 31 32 33 34	5.20 5.40 5.50 5.70 5.80	Member Care Option 8.80 9.00 9.20 9.40 9.60	Inflation Option 57.30 58.10 58.90 59.70 60.50	Compound Inflation Option 87.30 88.40 89.40 90.50 91.60
Age 18-30 31 32 33 34 35	5.20 5.40 5.50 5.70 5.80 6.10	Member Care Option 8.80 9.00 9.20 9.40 9.60 9.90	Inflation Option 57.30 58.10 58.90 59.70 60.50 61.30	Compound Inflation Option 87.30 88.40 89.40 90.50 91.60 92.70
Age 18-30 31 32 33 34 35 36 37	5.20 5.40 5.50 5.70 5.80 6.10 6.20 6.40	Member Care Option 8.80 9.00 9.20 9.40 9.60 9.90 10.10 10.50	Inflation Option 57.30 58.10 58.90 59.70 60.50 61.30 62.10 63.00	Compound Inflation Option 87.30 88.40 89.40 90.50 91.60 92.70 93.90 95.10
Age 18-30 31 32 33 34 35 36 37 38	5.20 5.40 5.50 5.70 5.80 6.10 6.20 6.40 6.70	Member Care Option 8.80 9.00 9.20 9.40 9.60 9.90 10.10 10.50 11.00	Inflation Option 57.30 58.10 58.90 59.70 60.50 61.30 62.10 63.00 63.80	Compound Inflation Option 87.30 88.40 89.40 90.50 91.60 92.70 93.90 95.10 96.20
Age 18-30 31 32 33 34 35 36 37 38 39	5.20 5.40 5.50 5.70 5.80 6.10 6.20 6.40 6.70 6.90	Member Care Option 8.80 9.00 9.20 9.40 9.60 9.90 10.10 10.50 11.00 11.30	Inflation Option 57.30 58.10 58.90 59.70 60.50 61.30 62.10 63.00 63.80 64.70	Compound Inflation Option 87.30 88.40 89.40 90.50 91.60 92.70 93.90 95.10 96.20 97.30
Age 18-30 31 32 33 34 35 36 37 38 39 40 41	5.20 5.40 5.50 5.70 5.80 6.10 6.20 6.40 6.70 6.90 7.20 7.40	Member Care Option 8.80 9.00 9.20 9.40 9.60 9.90 10.10 11.30 11.80 12.30	Inflation Option 57.30 58.10 58.90 59.70 60.50 61.30 62.10 63.00 63.80 64.70 65.60 66.50	Compound Inflation Option 87.30 88.40 89.40 90.50 91.60 92.70 93.90 95.10 96.20 97.30 98.60 99.80
Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42	5.20 5.40 5.50 5.70 5.80 6.10 6.20 6.40 6.70 6.90 7.20 7.40 7.90	Member Care Option 8.80 9.00 9.20 9.40 9.60 9.90 10.10 11.30 11.80 12.30 12.90	Inflation Option 57.30 58.10 58.90 59.70 60.50 61.30 62.10 63.00 63.80 64.70 65.60 66.50 67.30	Compound Inflation Option 87.30 88.40 89.40 90.50 91.60 92.70 93.90 95.10 96.20 97.30 98.60 99.80 101.00
Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43	5.20 5.40 5.50 5.70 5.80 6.10 6.20 6.40 6.70 6.90 7.20 7.40 7.90 8.20	Member Care Option 8.80 9.00 9.20 9.40 9.60 9.90 10.10 11.30 11.80 12.30 12.90 13.40	Inflation Option 57.30 58.10 58.90 59.70 60.50 61.30 62.10 63.00 63.80 64.70 65.60 66.50 67.30 68.10	Compound Inflation Option 87.30 88.40 89.40 90.50 91.60 92.70 93.90 95.10 96.20 97.30 98.60 99.80 101.00 102.10 103.20
Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44	5.20 5.40 5.50 5.70 5.80 6.10 6.20 6.40 6.70 6.90 7.20 7.40 7.90 8.20 8.60 9.10	Member Care Option 8.80 9.00 9.20 9.40 9.60 9.90 10.10 11.30 11.80 12.30 12.90 13.40 14.00 14.80	Inflation Option 57.30 58.10 58.90 59.70 60.50 61.30 62.10 63.00 63.80 64.70 65.60 66.50 67.30 68.10 69.00 69.80	Compound Inflation Option 87.30 88.40 89.40 90.50 91.60 92.70 93.90 95.10 96.20 97.30 98.60 99.80 101.00 102.10 103.20 104.50
Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46	5.20 5.40 5.50 5.70 5.80 6.10 6.20 6.40 6.70 6.90 7.20 7.40 7.90 8.20 8.60 9.10 9.50	Member Care Option 8.80 9.00 9.20 9.40 9.60 9.90 10.10 11.30 11.80 12.30 12.90 13.40 14.80 15.50	Inflation Option 57.30 58.10 58.90 59.70 60.50 61.30 62.10 63.00 63.80 64.70 65.60 66.50 67.30 68.10 69.00 69.80 70.10	Compound Inflation Option 87.30 88.40 89.40 90.50 91.60 92.70 93.90 95.10 96.20 97.30 98.60 99.80 101.00 102.10 103.20 104.50 105.50
Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47	5.20 5.40 5.50 5.70 5.80 6.10 6.20 6.40 6.70 6.90 7.20 7.40 7.90 8.20 8.60 9.10 9.50 9.90	Member Care Option 8.80 9.00 9.20 9.40 9.60 9.90 10.10 11.30 11.30 11.80 12.30 12.30 12.90 13.40 14.80 15.50 16.30	Inflation Option 57.30 58.10 58.90 59.70 60.50 61.30 62.10 63.00 63.80 64.70 65.60 66.50 67.30 68.10 69.00 69.80 70.10	Compound Inflation Option 87.30 88.40 89.40 90.50 91.60 92.70 93.90 95.10 96.20 97.30 98.60 99.80 101.00 102.10 103.20 104.50 105.50
Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49	5.20 5.40 5.50 5.70 5.80 6.10 6.20 6.40 6.70 6.90 7.20 7.40 7.90 8.60 9.10 9.50 9.50 9.50	Member Care Option 8.80 9.00 9.20 9.40 9.60 9.90 10.10 11.30 11.80 12.30 12.30 12.30 14.80 14.80 15.50 16.30 17.30 18.00	Inflation Option 57.30 58.10 58.90 59.70 60.50 61.30 62.10 63.00 63.80 64.70 65.60 66.50 67.30 68.10 69.00 69.80 70.10 70.50 70.70 71.00	Compound Inflation Option 87.30 88.40 89.40 90.50 91.60 92.70 93.90 95.10 96.20 97.30 98.60 99.80 101.00 102.10 103.20 104.50 105.50 106.70 107.80 108.90
Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50	5.20 5.40 5.50 5.70 5.80 6.10 6.20 6.40 6.70 6.90 7.40 7.90 8.60 9.10 9.50 9.50 9.50	Member Care Option 8.80 9.00 9.20 9.40 9.60 9.90 10.10 11.30 11.80 12.30 12.30 12.90 13.40 14.80 15.50 16.30 17.30 18.00 19.10	Inflation Option 57.30 58.10 58.90 59.70 60.50 61.30 62.10 63.00 63.80 64.70 65.60 66.50 67.30 68.10 69.80 70.10 70.50 70.70 71.00 71.40	Compound Inflation Option 87.30 88.40 89.40 90.50 91.60 92.70 93.90 95.10 96.20 97.30 98.60 99.80 101.00 102.10 103.20 104.50 105.50 106.70 107.80 108.90 110.00
Age 18-30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50	5.20 5.40 5.50 5.70 5.80 6.10 6.20 6.40 6.70 6.90 7.20 7.40 7.90 8.20 8.60 9.10 9.50 9.50 9.10 10.40 11.30 11.80	Member Care Option 8.80 9.00 9.20 9.40 9.60 9.90 10.10 11.30 11.80 12.30 12.30 12.90 13.40 14.80 15.50 16.30 17.30 18.00 19.10 20.20	Inflation Option 57.30 58.10 58.90 59.70 60.50 61.30 62.10 63.00 63.80 64.70 65.60 66.50 67.30 68.10 69.80 70.10 70.50 70.70 71.00 71.40 71.70	Compound Inflation Option 87.30 88.40 89.40 90.50 91.60 92.70 93.90 95.10 96.20 97.30 98.60 99.80 101.00 102.10 103.20 104.50 105.50 106.70 107.80 108.90 111.10
Age 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	5.20 5.40 5.50 5.70 5.80 6.10 6.20 6.40 6.70 6.90 7.20 7.40 7.90 8.60 9.10 9.50 9.10 9.50 9.10 11.30 11.80 12.40 13.00	Member Care Option 8.80 9.00 9.20 9.40 9.60 9.90 10.10 10.50 11.00 11.30 11.80 12.30 12.90 13.40 14.00 14.80 15.50 16.30 17.30 18.00 19.10 20.20 21.30 22.60	Inflation Option 57.30 58.10 58.90 59.70 60.50 61.30 62.10 63.00 63.80 64.70 65.60 66.50 67.30 68.10 69.80 70.10 70.50 70.70 71.00 71.40 71.70 71.90 72.20	Compound Inflation Option 87.30 88.40 89.40 90.50 91.60 92.70 93.90 95.10 96.20 97.30 98.60 99.80 101.00 102.10 103.20 104.50 105.50 106.70 107.80 108.90 110.00 111.10 112.10 113.30
Age 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	5.20 5.40 5.50 5.70 5.80 6.10 6.20 6.40 6.70 6.90 7.20 7.40 7.90 8.20 8.60 9.10 9.50 9.50 10.40 11.30 11.80 12.40 13.80	Member Care Option 8.80 9.00 9.20 9.40 9.60 9.90 10.10 10.50 11.00 11.30 11.80 12.30 12.90 13.40 14.00 14.80 15.50 16.30 17.30 18.00 19.10 20.20 21.30 22.60 24.00	Inflation Option 57.30 58.10 58.90 59.70 60.50 61.30 62.10 63.00 63.80 64.70 65.60 66.50 67.30 68.10 69.00 69.80 70.10 70.50 70.70 71.00 71.40 71.70 71.90 72.20 72.50	Compound Inflation Option 87.30 88.40 89.40 90.50 91.60 92.70 93.90 95.10 96.20 97.30 98.60 99.80 101.00 102.10 103.20 104.50 105.50 106.70 107.80 108.90 111.10 112.10 113.30 114.40
Age 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	5.20 5.40 5.50 5.70 5.80 6.10 6.20 6.40 6.70 6.90 7.20 7.40 7.90 8.20 8.60 9.10 9.50 9.10 9.50 9.10 9.50 9.10 11.30 11.80 12.40 13.80 14.60	Member Care Option 8.80 9.00 9.20 9.40 9.60 9.90 10.10 10.50 11.00 11.30 11.80 12.30 12.90 13.40 14.00 14.80 15.50 16.30 17.30 18.00 19.10 20.20 21.30 22.60 24.00 25.50	Inflation Option 57.30 58.10 58.90 59.70 60.50 61.30 62.10 63.00 63.80 64.70 65.60 66.50 67.30 68.10 69.80 70.10 70.50 70.70 71.00 71.40 71.70 71.90 72.20 72.50 72.90	Compound Inflation Option 87.30 88.40 89.40 90.50 91.60 92.70 93.90 95.10 96.20 97.30 98.60 99.80 101.00 102.10 103.20 104.50 105.50 106.70 107.80 108.90 111.10 112.10 113.30 114.40 115.50
Age 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	5.20 5.40 5.50 5.70 5.80 6.10 6.20 6.40 6.70 6.90 7.20 7.40 7.90 8.20 8.60 9.10 9.50 9.50 9.50 10.40 11.30 11.80 12.40 13.80 14.60 15.40 16.30	Member Care Option 8.80 9.00 9.20 9.40 9.60 9.90 10.10 10.50 11.00 11.30 11.80 12.30 12.90 13.40 14.00 14.80 15.50 16.30 17.30 18.00 19.10 20.20 21.30 22.60 24.00 25.50 27.00 28.80	Inflation Option 57.30 58.10 58.90 59.70 60.50 61.30 62.10 63.00 63.80 64.70 65.60 66.50 67.30 68.10 69.00 69.80 70.10 70.50 70.70 71.00 71.40 71.70 71.90 72.20 72.50 72.90 75.90 78.90	Compound Inflation Option 87.30 88.40 89.40 90.50 91.60 92.70 93.90 95.10 96.20 97.30 98.60 99.80 101.00 102.10 103.20 104.50 105.50 106.70 107.80 108.90 110.00 111.10 112.10 113.30 114.40 115.50 120.40 125.40
Age 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	5.20 5.40 5.50 5.70 5.80 6.10 6.20 6.40 6.70 6.90 7.20 7.40 7.90 8.20 8.60 9.10 9.50 9.50 9.10.40 10.70 11.30 11.80 12.40 13.80 14.60 15.40	Member Care Option 8.80 9.00 9.20 9.40 9.60 9.90 10.10 10.50 11.00 11.30 11.80 12.30 12.90 13.40 14.00 14.80 15.50 16.30 17.30 18.00 19.10 20.20 21.30 22.60 24.00 25.50 27.00	Inflation Option 57.30 58.10 58.90 59.70 60.50 61.30 62.10 63.00 63.80 64.70 65.60 66.50 67.30 68.10 69.00 69.80 70.10 70.50 70.70 71.00 71.40 71.70 71.90 72.20 72.50 72.90 75.90	Compound Inflation Option 87.30 88.40 89.40 90.50 91.60 92.70 93.90 95.10 96.20 97.30 98.60 99.80 101.00 102.10 103.20 104.50 105.50 106.70 107.80 108.90 110.00 111.10 112.10 113.30 114.40 115.50 120.40



Base Plan			<u>tions</u>	
Facility Monthly Bene	efit \$1,000	Но	me Care Level	Home, Community-Based
Home Monthly Benef	it \$750			and Immediate Family
Facility Benefit Durat	ion 6 Years			Member Care
Home Benefit	75%	Inf	lation Protection	Compound Uncapped
Lifetime Maximum	\$72,000			1 11
Elimination Period	180 DA	YS		
Home Care Level		nd Community-		
Trome care Lever	Based C	<u> </u>		
		te sheet shows the cost pe	er \$1.000 of coveras	πρ
Calculate your Premi		e siteet sitows the east pe	cr \$1,000 of coverus	,,,
cure your 11 cm.	X		÷ \$1,000 =	(4)
Data fam Dlam Classic		11:4- M41-1- D 6:4 A		Your Premium (A)
Rate for Plan Chosen		ility Monthly Benefit Am	ount	Your Premium
For Employees Only:	•			
	X	2	=	(B)
Rate for Plan 1	(1	Based on Funded Amoun	t)	Employer Paid Amount
(3 Year Duration)	(-		,	
			$\mathbf{A} \mathbf{MINUS} \mathbf{B} =$	
				EMPLOYEE'S COST
		Monthly Rat	es	
	Plan 1	Plan 2	Plan 3	Plan 4
				Base Plan With
		Base Plan With		Home, Comm-Based
		Home, Comm-Based	Base Plan Wit	n and Immediate Family
		and Immediate Family		Member Care
Insurance		Member Care	Inflation	Compound Inflation
Age	Base Plan	Option	Option	<u>-</u>
60			ODUOII	Option
U	19.60	34.90		Option 140.70
61	19.60 21.30	34.90 37.80	88.50 91.80	140.70 146.20
61 62	21.30 23.20	34.90 37.80 41.00	88.50 91.80 95.10	140.70 146.20 151.40
61 62 63	21.30 23.20 25.20	34.90 37.80 41.00 44.30	88.50 91.80 95.10 98.40	140.70 146.20 151.40 156.80
61 62 63 64	21.30 23.20 25.20 27.40	34.90 37.80 41.00 44.30 48.00	88.50 91.80 95.10 98.40 101.80	140.70 146.20 151.40 156.80 162.20
61 62 63 64 65	21.30 23.20 25.20 27.40 30.70	34.90 37.80 41.00 44.30 48.00 53.00	88.50 91.80 95.10 98.40 101.80 104.80	140.70 146.20 151.40 156.80 162.20 167.00
61 62 63 64 65 66	21.30 23.20 25.20 27.40 30.70 33.90 37.50	34.90 37.80 41.00 44.30 48.00 53.00 57.70 62.70	88.50 91.80 95.10 98.40 101.80 104.80 112.90 122.80	140.70 146.20 151.40 156.80 162.20 167.00 178.20 191.50
61 62 63 64 65 66 67 68	21.30 23.20 25.20 27.40 30.70 33.90 37.50 41.40	34.90 37.80 41.00 44.30 48.00 53.00 57.70 62.70 68.10	88.50 91.80 95.10 98.40 101.80 104.80 112.90 122.80 131.90	140.70 146.20 151.40 156.80 162.20 167.00 178.20 191.50 203.50
61 62 63 64 65 66 67 68 69	21.30 23.20 25.20 27.40 30.70 33.90 37.50 41.40 45.60	34.90 37.80 41.00 44.30 48.00 53.00 57.70 62.70 68.10 73.90	88.50 91.80 95.10 98.40 101.80 104.80 112.90 122.80 131.90 142.30	140.70 146.20 151.40 156.80 162.20 167.00 178.20 191.50 203.50 217.60
61 62 63 64 65 66 67 68 69	21.30 23.20 25.20 27.40 30.70 33.90 37.50 41.40 45.60 50.20	34.90 37.80 41.00 44.30 48.00 53.00 57.70 62.70 68.10 73.90 80.40	88.50 91.80 95.10 98.40 101.80 104.80 112.90 122.80 131.90 142.30 152.80	140.70 146.20 151.40 156.80 162.20 167.00 178.20 191.50 203.50 217.60 231.90
61 62 63 64 65 66 67 68 69 70	21.30 23.20 25.20 27.40 30.70 33.90 37.50 41.40 45.60 50.20 55.70	34.90 37.80 41.00 44.30 48.00 53.00 57.70 62.70 68.10 73.90 80.40 87.80	88.50 91.80 95.10 98.40 101.80 104.80 112.90 122.80 131.90 142.30 152.80 166.80	140.70 146.20 151.40 156.80 162.20 167.00 178.20 191.50 203.50 217.60 231.90 250.40
61 62 63 64 65 66 67 68 69 70 71 72	21.30 23.20 25.20 27.40 30.70 33.90 37.50 41.40 45.60 50.20 55.70 61.50 67.80	34.90 37.80 41.00 44.30 48.00 53.00 57.70 62.70 68.10 73.90 80.40 87.80 95.70 104.50	88.50 91.80 95.10 98.40 101.80 104.80 112.90 122.80 131.90 142.30 152.80 166.80 180.90 195.20	140.70 146.20 151.40 156.80 162.20 167.00 178.20 191.50 203.50 217.60 231.90 250.40 268.70 288.40
61 62 63 64 65 66 67 68 69 70 71 72 73	21.30 23.20 25.20 27.40 30.70 33.90 37.50 41.40 45.60 50.20 55.70 61.50 67.80 74.80	34.90 37.80 41.00 44.30 48.00 53.00 57.70 62.70 68.10 73.90 80.40 87.80 95.70 104.50 114.00	88.50 91.80 95.10 98.40 101.80 104.80 112.90 122.80 131.90 142.30 152.80 166.80 180.90 195.20 211.30	140.70 146.20 151.40 156.80 162.20 167.00 178.20 191.50 203.50 217.60 231.90 250.40 268.70 288.40 309.30
61 62 63 64 65 66 67 68 69 70 71 72 73 74	21.30 23.20 25.20 27.40 30.70 33.90 37.50 41.40 45.60 50.20 55.70 61.50 67.80 74.80 89.70	34.90 37.80 41.00 44.30 48.00 53.00 57.70 62.70 68.10 73.90 80.40 87.80 95.70 104.50 114.00 135.50	88.50 91.80 95.10 98.40 101.80 104.80 112.90 122.80 131.90 142.30 152.80 166.80 180.90 195.20 211.30 248.80	140.70 146.20 151.40 156.80 162.20 167.00 178.20 191.50 203.50 217.60 231.90 250.40 268.70 288.40 309.30 361.60
61 62 63 64 65 66 67 68 69 70 71 72 73 74 75	21.30 23.20 25.20 27.40 30.70 33.90 37.50 41.40 45.60 50.20 55.70 61.50 67.80 74.80 89.70 98.40	34.90 37.80 41.00 44.30 48.00 53.00 57.70 62.70 68.10 73.90 80.40 87.80 95.70 104.50 114.00 135.50 146.90	88.50 91.80 95.10 98.40 101.80 104.80 112.90 122.80 131.90 142.30 152.80 166.80 180.90 195.20 211.30 248.80 269.20	140.70 146.20 151.40 156.80 162.20 167.00 178.20 191.50 203.50 217.60 231.90 250.40 268.70 288.40 309.30 361.60 387.70
61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76	21.30 23.20 25.20 27.40 30.70 33.90 37.50 41.40 45.60 50.20 55.70 61.50 67.80 74.80 89.70 98.40 107.70	34.90 37.80 41.00 44.30 48.00 53.00 57.70 62.70 68.10 73.90 80.40 87.80 95.70 104.50 114.00 135.50 146.90 159.30	88.50 91.80 95.10 98.40 101.80 104.80 112.90 122.80 131.90 142.30 152.80 166.80 180.90 195.20 211.30 248.80 269.20 289.20	140.70 146.20 151.40 156.80 162.20 167.00 178.20 191.50 203.50 217.60 231.90 250.40 268.70 288.40 309.30 361.60 387.70 413.30
61 62 63 64 65 66 67 68 69 70 71 72 73 74 75	21.30 23.20 25.20 27.40 30.70 33.90 37.50 41.40 45.60 50.20 55.70 61.50 67.80 74.80 89.70 98.40	34.90 37.80 41.00 44.30 48.00 53.00 57.70 62.70 68.10 73.90 80.40 87.80 95.70 104.50 114.00 135.50 146.90	88.50 91.80 95.10 98.40 101.80 104.80 112.90 122.80 131.90 142.30 152.80 166.80 180.90 195.20 211.30 248.80 269.20	140.70 146.20 151.40 156.80 162.20 167.00 178.20 191.50 203.50 217.60 231.90 250.40 268.70 288.40 309.30 361.60 387.70
61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77	21.30 23.20 25.20 27.40 30.70 33.90 37.50 41.40 45.60 50.20 55.70 61.50 67.80 74.80 89.70 98.40 107.70 117.90	34.90 37.80 41.00 44.30 48.00 53.00 57.70 62.70 68.10 73.90 80.40 87.80 95.70 104.50 114.00 135.50 146.90 159.30 172.70	88.50 91.80 95.10 98.40 101.80 104.80 112.90 122.80 131.90 142.30 152.80 166.80 180.90 195.20 211.30 248.80 269.20 289.20 312.00	140.70 146.20 151.40 156.80 162.20 167.00 178.20 191.50 203.50 217.60 231.90 250.40 268.70 288.40 309.30 361.60 387.70 413.30 442.00



RATE SHEET **SOUTH ORANGE COUNTY COMMUNITY**

Base Plan			Options_	
Facility Monthly Benez	fit \$1,000	·-	Home Care Level	Home, Community-Based
Home Monthly Benefit				and Immediate Family
Facility Benefit Duration		ed		Member Care
Home Benefit	75%		Inflation Protection	Compound Uncapped
Lifetime Maximum	Unlimite			Sompound Sheapped
Elimination Period	180 DA			
Home Care Level		nd Community-		
	Based C			
		e sheet shows the cost	per \$1.000 of covera	 gρ
Calculate your Premiu		e siteet site (18 tite eest	per \$1,000 of coveru	55
	X		÷ \$1,000 =	(A)
Rate for Plan Chosen		lity Monthly Benefit A		Your Premium
For Employees Only:	1 401	inty ividiting Benefit i	mount	Tour Tremmum
Tor Employees Only.				(77)
	X	2	=	(D)
Rate for Plan 1	(H	Based on Funded Amo	unt)	Employer Paid Amount
(3 Year Duration)			A MINUS B =	_
			A MINUS D	EMPLOYEE'S COST
		Monthly R	Patas	EMILOTEE S COST
	Plan 1	Plan 2	Plan 3	Plan 4
	1 1411 1	1 1411 Z	1 Ian 5	Base Plan With
		Base Plan With		Home, Comm-Based
				ŕ
		Home, Comm-Bas		h and Immediate Family Member Care
Inguina		and Immediate Fan		
Insurance	D Dl	Member Care	Inflation	Compound Inflation
Age 18-30	Base Plan 7.50	<u>Option</u> 12.80	Option 79.30	Option 124.80
31	7.50	12.90	80.00	126.00
32	7.80	13.30	80.80	127.10
33 34	7.90 8.10	13.50 13.80	81.50 82.30	128.20 129.40
35	8.20	14.10	83.00	130.50
36	8.50	14.50	84.10	132.10
37	8.90	15.20	85.20	133.60
38 39	9.20 9.50	15.60 16.10	86.30 87.40	135.30 136.80
40	9.90	16.80	88.50	138.40
41	10.50	17.60	89.50	140.00
42 43	10.80 11.30	18.20 19.10	90.60 91.70	141.50 143.10
44	11.80	20.00	92.80	144.70
45	12.40	21.00	93.90	146.20
46 47	13.00 13.40	22.10 23.10	94.10 94.40	147.80 149.40
48	14.20	24.60	94.60	150.90
49	14.70	25.80	94.80	152.40
50 51	15.40	27.40	95.00 95.20	154.00 155.50
. J±	16 00	28 80		100.00
52	16.00 16.90	28.80 30.60	95.40	157.00
52 53	16.00 16.90 17.80	30.60 32.50	95.40 95.60	158.60
52 53 54	16.00 16.90 17.80 18.60	30.60 32.50 34.30	95.40 95.60 95.90	158.60 160.20
52 53 54 55 56	16.00 16.90 17.80	30.60 32.50	95.40 95.60	158.60
52 53 54 55 56 57	16.00 16.90 17.80 18.60 19.40 20.60 21.80	30.60 32.50 34.30 36.10 38.60 41.20	95.40 95.60 95.90 96.10 99.70 103.40	158.60 160.20 161.70 168.70 176.00
52 53 54 55 56	16.00 16.90 17.80 18.60 19.40 20.60	30.60 32.50 34.30 36.10 38.60	95.40 95.60 95.90 96.10 99.70	158.60 160.20 161.70 168.70



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Base Plan	C. 01.000		<u>Options</u>	H C ' P I
Facility Monthly Ben			Home Care Level	Home, Community-Based
Home Monthly Benef		_		and Immediate Family
Facility Benefit Durat		ed		Member Care
Home Benefit	75%		Inflation Protection	Compound Uncapped
Lifetime Maximum	Unlimite			
Elimination Period	180 DA	YS		
Home Care Level	Home an	nd Community-		
	Based C	are		
		e sheet shows the co.	st per \$1,000 of covera	ge
Calculate your Prem	ium:			
	X		÷ \$1,000 =	= (A)
Rate for Plan Chosen	Faci	lity Monthly Benefit		Your Premium
For Employees Only.		J J		
1 or Emproyees Only		2		(D)
D (C D1 1	X	2		=
Rate for Plan 1	1)	Based on Funded Am	ount)	Employer Paid Amount
(3 Year Duration)			A MINUS B =	=
			A MINOS B	EMPLOYEE'S COST
		Monthly	Rates	EMILOTEL S COST
	Plan 1	Plan 2	Plan 3	Plan 4
				Base Plan With
		Base Plan Wit	h	Home, Comm-Based
		Base Plan Wit Home, Comm-Ba		Home, Comm-Based
		Home, Comm-Ba	sed Base Plan Wit	th and Immediate Family
Insurance		Home, Comm-Ba and Immediate Fa	sed Base Plan Wit mily Compound	th and Immediate Family Member Care
Insurance Age	Base Plan	Home, Comm-Ba and Immediate Fa Member Card	nsed Base Plan Wit mily Compound e Inflation	th and Immediate Family Member Care Compound Inflation
Age 60	Base Plan 26.10	Home, Comm-Ba and Immediate Fa	sed Base Plan Wit mily Compound	th and Immediate Family Member Care
Age 60 61	26.10 28.20	Home, Comm-Ba and Immediate Fa Member Care Option 50.10 54.30	Base Plan With Compound Inflation Option 114.80	th and Immediate Family Member Care Compound Inflation Option 198.20 205.80
Age 60 61 62	26.10 28.20 30.50	Home, Comm-Ba and Immediate Fa Member Care Option 50.10 54.30 58.90	Base Plan With Compound Inflation Option 114.80 118.70 122.70	th and Immediate Family Member Care Compound Inflation Option 198.20 205.80 213.50
Age 60 61 62 63	26.10 28.20 30.50 33.10	Home, Comm-Ba and Immediate Fa Member Care Option 50.10 54.30 58.90 63.80	Base Plan With Compound Inflation Option 114.80 118.70 122.70 126.70	th and Immediate Family Member Care Compound Inflation Option 198.20 205.80 213.50 221.30
Age 60 61 62 63 64 65	26.10 28.20 30.50 33.10 35.70 40.10	Home, Comm-Ba and Immediate Fa Member Care Option 50.10 54.30 58.90 63.80 69.00 76.50	Base Plan Wite Compound Inflation Option 114.80 118.70 122.70 126.70 130.70 134.30	th and Immediate Family Member Care Compound Inflation Option 198.20 205.80 213.50 221.30 229.20 236.20
Age 60 61 62 63 64 65 66	26.10 28.20 30.50 33.10 35.70 40.10 44.20	Home, Comm-Ba and Immediate Fa Member Care Option 50.10 54.30 58.90 63.80 69.00 76.50 83.20	Base Plan Wite Compound Inflation Option 114.80 118.70 122.70 126.70 130.70 134.30 145.60	th and Immediate Family Member Care Compound Inflation Option 198.20 205.80 213.50 221.30 229.20 236.20 253.10
Age 60 61 62 63 64 65 66	26.10 28.20 30.50 33.10 35.70 40.10 44.20 48.60	Home, Comm-Ba and Immediate Fa Member Care Option 50.10 54.30 58.90 63.80 69.00 76.50 83.20 90.40	Base Plan Wite Compound Inflation Option 114.80 118.70 122.70 126.70 130.70 134.30 145.60 157.00	th and Immediate Family Member Care Compound Inflation Option 198.20 205.80 213.50 221.30 229.20 236.20 253.10 271.20
Age 60 61 62 63 64 65 66 67 68 69	26.10 28.20 30.50 33.10 35.70 40.10 44.20 48.60 53.60 59.10	Home, Comm-Ba and Immediate Fa Member Card Option 50.10 54.30 58.90 63.80 69.00 76.50 83.20 90.40 98.40 106.80	Base Plan Wite Compound Inflation Option 114.80 118.70 122.70 126.70 130.70 134.30 145.60 157.00 168.90 182.20	th and Immediate Family Member Care Compound Inflation Option 198.20 205.80 213.50 221.30 229.20 236.20 253.10 271.20 288.40 309.00
Age 60 61 62 63 64 65 66 67 68 69	26.10 28.20 30.50 33.10 35.70 40.10 44.20 48.60 53.60 59.10 65.00	Home, Comm-Ba and Immediate Fa Member Care Option 50.10 54.30 58.90 63.80 69.00 76.50 83.20 90.40 98.40 106.80 116.10	Base Plan Wite Compound Inflation Option 114.80 118.70 122.70 126.70 130.70 134.30 145.60 157.00 168.90 182.20 196.30	th and Immediate Family Member Care Compound Inflation Option 198.20 205.80 213.50 221.30 229.20 236.20 253.10 271.20 288.40 309.00 330.00
Age 60 61 62 63 64 65 66 67 68 69 70	26.10 28.20 30.50 33.10 35.70 40.10 44.20 48.60 53.60 59.10 65.00 71.90	Home, Comm-Ba and Immediate Fa Member Card Option 50.10 54.30 58.90 63.80 69.00 76.50 83.20 90.40 98.40 106.80 116.10 126.70	Base Plan Wite Compound Inflation Option 114.80 118.70 122.70 126.70 130.70 134.30 145.60 157.00 168.90 182.20 196.30 213.30	th and Immediate Family Member Care Compound Inflation Option 198.20 205.80 213.50 221.30 229.20 236.20 253.10 271.20 288.40 309.00 330.00 355.50
Age 60 61 62 63 64 65 66 67 68 69 70 71 72 73	26.10 28.20 30.50 33.10 35.70 40.10 44.20 48.60 53.60 59.10 65.00 71.90 79.20 86.90	Home, Comm-Ba and Immediate Fa Member Card Option 50.10 54.30 58.90 63.80 69.00 76.50 83.20 90.40 98.40 106.80 116.10 126.70 137.80 149.90	Base Plan Witer Compound Inflation Option 114.80 118.70 122.70 126.70 130.70 134.30 145.60 157.00 168.90 182.20 196.30 213.30 230.70 248.60	th and Immediate Family Member Care Compound Inflation Option 198.20 205.80 213.50 221.30 229.20 236.20 236.20 253.10 271.20 288.40 309.00 330.00 355.50 381.00 408.60
Age 60 61 62 63 64 65 66 67 68 69 70 71 72 73	26.10 28.20 30.50 33.10 35.70 40.10 44.20 48.60 53.60 59.10 65.00 71.90 79.20 86.90 95.50	Home, Comm-Ba and Immediate Fa Member Care Option 50.10 54.30 58.90 63.80 69.00 76.50 83.20 90.40 98.40 106.80 116.10 126.70 137.80 149.90 162.80	Base Plan Wite Compound Inflation Option 114.80 118.70 122.70 126.70 130.70 134.30 145.60 157.00 168.90 182.20 196.30 213.30 230.70 248.60 268.20	th and Immediate Family Member Care Compound Inflation Option 198.20 205.80 213.50 221.30 229.20 236.20 253.10 271.20 288.40 309.00 330.00 355.50 381.00 408.60 436.60
Age 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74	26.10 28.20 30.50 33.10 35.70 40.10 44.20 48.60 53.60 59.10 65.00 71.90 79.20 86.90 95.50 114.40	Home, Comm-Ba and Immediate Fa Member Care Option 50.10 54.30 58.90 63.80 69.00 76.50 83.20 90.40 98.40 106.80 116.10 126.70 137.80 149.90 162.80 193.10	Base Plan Wite Compound Inflation Option 114.80 118.70 122.70 126.70 130.70 134.30 145.60 157.00 168.90 168.90 182.20 196.30 213.30 230.70 248.60 268.20 315.20	th and Immediate Family Member Care Compound Inflation Option 198.20 205.80 213.50 221.30 229.20 236.20 253.10 271.20 288.40 309.00 330.00 355.50 381.00 408.60 436.60 509.20
Age 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76	26.10 28.20 30.50 33.10 35.70 40.10 44.20 48.60 53.60 59.10 65.00 71.90 79.20 86.90 95.50 114.40 125.40 137.10	Home, Comm-Ba and Immediate Fa Member Care Option 50.10 54.30 58.90 63.80 69.00 76.50 83.20 90.40 98.40 106.80 116.10 126.70 137.80 149.90 162.80	Base Plan Wite Compound Inflation Option 114.80 118.70 122.70 126.70 130.70 134.30 145.60 157.00 168.90 182.20 196.30 213.30 230.70 248.60 268.20	th and Immediate Family Member Care Compound Inflation Option 198.20 205.80 213.50 221.30 229.20 236.20 253.10 271.20 288.40 309.00 330.00 355.50 381.00 408.60 436.60
Age 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77	26.10 28.20 30.50 33.10 35.70 40.10 44.20 48.60 53.60 59.10 65.00 71.90 79.20 86.90 95.50 114.40 125.40 137.10 149.70	Home, Comm-Ba and Immediate Fa Member Care Option 50.10 54.30 58.90 63.80 69.00 76.50 83.20 90.40 98.40 106.80 116.10 126.70 137.80 149.90 162.80 193.10 209.40 226.90 245.80	Base Plan Wite Compound Inflation Option 114.80 118.70 122.70 126.70 130.70 134.30 145.60 157.00 168.90 182.20 196.30 213.30 230.70 248.60 268.20 315.20 341.00 366.40 394.10	th and Immediate Family Member Care Compound Inflation Option 198.20 205.80 213.50 221.30 229.20 236.20 253.10 271.20 288.40 309.00 330.00 3355.50 381.00 408.60 436.60 509.20 546.60 582.60 621.80
Age 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76	26.10 28.20 30.50 33.10 35.70 40.10 44.20 48.60 53.60 59.10 65.00 71.90 79.20 86.90 95.50 114.40 125.40 137.10	Home, Comm-Ba and Immediate Fa Member Care Option 50.10 54.30 58.90 63.80 69.00 76.50 83.20 90.40 98.40 106.80 116.10 126.70 137.80 149.90 162.80 193.10 209.40 226.90	Base Plan Wite Compound Inflation Option 114.80 118.70 122.70 126.70 130.70 134.30 145.60 157.00 168.90 182.20 196.30 213.30 220.70 248.60 268.20 315.20 341.00 366.40	th and Immediate Family Member Care Compound Inflation Option 198.20 205.80 213.50 221.30 229.20 236.20 253.10 271.20 288.40 309.00 330.00 355.50 381.00 408.60 436.60 509.20 546.60 582.60