

Base Plan		<u>Options</u>	
Facility Monthly Benefit	\$3,000	Inflation Protection	Compound Uncapped
Home Monthly Benefit	\$1,500		
Facility Benefit Duration	2 Years		
Home Benefit	50%		
Lifetime Maximum	\$72,000		
Elimination Period	90 Days		
Home Care Level	Professional		

This rate sheet shows the cost per \$3,000 of coverage/ 2 Years Duration with Professional Home Care

Plan 1   Plan 2   Base Plan With		PLAN A		
Base Plan With   Compound Inflation		Monthly Rate	S	
Insurance   Compound Inflation		Plan 1	Plan 2	
Age         Base Plan         Option           18-30         12.90         149.10           31         13.80         151.80           32         13.80         156.90           34         14.40         159.60           35         14.70         162.00           36         15.60         164.70           37         15.60         167.40           38         16.80         170.40           39         17.70         173.10           40         18.00         175.80           41         19.20         177.90           42         19.80         180.60           43         20.70         183.60           44         21.90         186.30           45         22.80         189.00			<b>Base Plan With</b>	
Age         Base Plan         Option           18-30         12.90         149.10           31         13.80         151.80           32         13.80         156.90           34         14.40         159.60           35         14.70         162.00           36         15.60         164.70           37         15.60         167.40           38         16.80         170.40           39         17.70         173.10           40         18.00         175.80           41         19.20         177.90           42         19.80         180.60           43         20.70         183.60           44         21.90         186.30           45         22.80         189.00	Insurance			
18-30       12.90       149.10         31       13.80       151.80         32       13.80       156.90         34       14.40       159.60         35       14.70       162.00         36       15.60       164.70         37       15.60       167.40         38       16.80       170.40         39       17.70       173.10         40       18.00       175.80         41       19.20       177.90         42       19.80       180.60         43       20.70       183.60         44       21.90       186.30         45       22.80       189.00		Base Plan	-	
31       13.80       151.80         32       13.80       156.90         33       13.80       156.90         34       14.40       159.60         35       14.70       162.00         36       15.60       164.70         37       15.60       167.40         38       16.80       170.40         39       17.70       173.10         40       18.00       175.80         41       19.20       177.90         42       19.80       180.60         43       20.70       183.60         44       21.90       186.30         45       22.80       189.00				
32       13.80       154.50         33       13.80       156.90         34       14.40       159.60         35       14.70       162.00         36       15.60       164.70         37       15.60       167.40         38       16.80       170.40         39       17.70       173.10         40       18.00       175.80         41       19.20       177.90         42       19.80       180.60         43       20.70       183.60         44       21.90       186.30         45       22.80       189.00	31	13.80		
33       13.80       156.90         34       14.40       159.60         35       14.70       162.00         36       15.60       164.70         37       15.60       167.40         38       16.80       170.40         39       17.70       173.10         40       18.00       175.80         41       19.20       177.90         42       19.80       180.60         43       20.70       183.60         44       21.90       186.30         45       22.80       189.00	32	13.80	154.50	
$egin{array}{cccccccccccccccccccccccccccccccccccc$	33	13.80	156.90	
$egin{array}{cccccccccccccccccccccccccccccccccccc$	34	14.40	159.60	
$egin{array}{cccccccccccccccccccccccccccccccccccc$	35	14.70	162.00	
$egin{array}{cccccccccccccccccccccccccccccccccccc$	36	15.60	164.70	
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$egin{array}{cccccccccccccccccccccccccccccccccccc$	38		170.40	
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45 22.80 189.00	43	21 90	186 30	
46 24 00 191 10	45	22.80	189.00	
	46	24.00	191.10	
47 25.20 192.90				
48 26.40 195.00	48		195.00	
49 28.20 197.10	49	28.20	197.10	
50 29.70 198.90	50	29.70	198.90	
51 31.50 201.00	51	31.50	201.00	
52 32.70 203.10	52		203.10	
53 34.50 205.20	53			
54 36.60 207.00	54			
55 39.60 209.10	55	39.60		
56 41.70 220.20	56	41.70		
57 44.70 231.90 58 48.60 243.00	5/			
58   48.60   243.00 $59   51.90   255.00$	58	48.00 51 00		
39 31.90 233.00	59	51.90	255.00	



Base Plan		<u>Options</u>	
Facility Monthly Benefit	\$3,000	Inflation Protection	Compound Uncapped
Home Monthly Benefit	\$1,500		
Facility Benefit Duration	2 Years		
Home Benefit	50%		
Lifetime Maximum	\$72,000		
Elimination Period	90 Days		
Home Care Level	Professional		

This rate sheet shows the cost per \$3,000 of coverage/ 2 Years Duration with Professional Home Care

	PLAN A			
Monthly Rates				
	Plan 1	Plan 2		
		<b>Base Plan With</b>		
Insurance		<b>Compound Inflation</b>		
Age	<b>Base Plan</b>	Option		
60	56.40	266.40		
61	61.20	278.70		
62	67.80	290.70		
63	74.70	302.70		
64	81.90	315.00		
65	93.30	326.40		
66	103.80	354.00		
67	115.80	384.60		
68	127.80	414.60		
69	141.30	449.10		
70	156.90	484.80		
71	174.00	530.40		
72	193.50	577.50		
73	215.40	626.40		
74	238.20	680.10		
75	286.80	804.30		
76	315.00	873.00		
77	346.50	940.80		
78	380.10	1018.20		
79	416.70	1093.80		
80	457.20	1183.50		



Base Plan		<u>Options</u>	
Facility Monthly Benefit	\$3,000	Inflation Protection	Compound Uncapped
Home Monthly Benefit	\$1,500		
Facility Benefit Duration	5 Years		
Home Benefit	50%		
Lifetime Maximum	\$180,000		
Elimination Period	90 Days		
Home Care Level	Professional		

This rate sheet shows the cost per \$3,000 of coverage/ 5 Years Duration with Professional Home Care

	PLAN B				
	Monthly Rates				
	Plan 1	Plan 2			
		<b>Base Plan With</b>			
Insurance		Compound Inflation			
	D Dl	<del>-</del>			
Age	Base Plan	Option			
18-30	21.60	247.80 251.40			
31 32 33 34 35 36	22.20 22.20	251.40			
32	23.40	258.30			
34	23.40	261.30			
35	24.60	264.90			
36	25.50	268.50			
37	26.40	272.10			
38	27.60	276.00			
39	28.80	279.60			
40	29.70	283.20			
41 42	30.90 31.80	286.80 290.40			
43	33.90	294.30			
44	35.40	297.90			
45	36.90	301.50			
46	39.00	304.50			
47 48	41.10 42.90	307.20			
48	42.90	309.90			
49	45.30	312.60			
50	47.70	315.60			
51	50.10	318.60			
52	53.10	321.30			
53 54	56.40 59.70	323.70 326.70			
54	62.40	329.70			
55 56	62.40 67.20	346.20			
57	71.70	363.90			
58	77.40	381.30			
59	83.10	398.70			



Base Plan		<u>Options</u>	
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Home Benefit	50%		
Lifetime Maximum	\$180,000		
Elimination Period	90 Days		
Home Care Level	Professional		

This rate sheet shows the cost per \$3,000 of coverage/ 5 Years Duration with Professional Home Care

PLAN B				
Monthly Rates				
	Plan 1	Plan 2		
		<b>Base Plan With</b>		
Insurance		<b>Compound Inflation</b>		
Age	<b>Base Plan</b>	Option		
60	89.40	416.40		
61	97.80	434.70		
62	107.40	452.70		
63	117.00	470.70		
64	128.10	489.90		
65	146.40	506.40		
66	162.30	549.90		
67	179.40	596.10		
68	199.50	642.90		
69	219.90	696.00		
70	243.60	749.70		
71	270.60	818.40		
72	299.40	890.70		
73	332.10	962.70		
74	366.30	1043.40		
75	440.40	1231.50		
76	484.80	1338.30		
77	531.60	1438.80		
78	582.90	1556.10		
79	639.00	1670.10		
80	701.10	1808.10		



Base Plan		<u>Options</u>	
Facility Monthly Benefit	\$3,000	Inflation Protection	Compound Uncapped
Home Monthly Benefit	\$1,500		
Facility Benefit Duration	5 Years		
Home Benefit	50%		
Lifetime Maximum	\$180,000		
Elimination Period	90 Days		
Home Care Level	Total		

This rate sheet shows the cost per \$3,000 of coverage/ 5 Years Duration with Total Home Care (Includes Professional Home Care)

	PLAN C		
	Monthly Rate	'S	
	Plan 1	Plan 2	
		<b>Base Plan With</b>	
Insurance		<b>Compound Inflation</b>	
Age	<b>Base Plan</b>	Option	
18-30	33.60	349.80	
31	34.50	354.30	
32	34.50	358.50	
33	36.00	363.00	
33 34 35 36 37 38 39	36.30	367.20 371.70 376.20	
35	38.10 39.30	371.70	
36	39.30	376.20	
37	40.50	381.00	
38	42.00	385.80	
39	43.80	390.60	
40	45.60	395.10	
41	47.10	399.60	
42 43	48.60	404.10 409.20	
43	51.60 53.70	414.00	
44	56.10	414.00	
45	59.70	423.90	
47	62.70	429.60	
48	66.00	434.70	
49	70.50	440.40	
50	74.10	446.10	
51	78.30	451.80	
50 51 52	83.10	457.20	
53	88.80	462.60	
54	94.20	468.00	
55	99.30	473.70	
54 55 56	106.80	495.90	
57	113.70	519.90	
58	122.40	543.30	
59	131.10	567.00	



Base Plan		<u>Options</u>	
Facility Monthly Benefit	\$3,000	Inflation Protection	Compound Uncapped
Home Monthly Benefit	\$1,500		
Facility Benefit Duration	5 Years		
Home Benefit	50%		
Lifetime Maximum	\$180,000		
Elimination Period	90 Days		
Home Care Level	Total		

This rate sheet shows the cost per \$3,000 of coverage/ 5 Years Duration with Total Home Care (Includes Professional Home Care)

	PLAN C			
Monthly Rates				
	Plan 1	Plan 2		
		<b>Base Plan With</b>		
Insurance		<b>Compound Inflation</b>		
Age	<b>Base Plan</b>	Option		
60	140.40	591.00		
61	152.70	615.60		
62	166.80	639.60		
63	180.90	664.20		
64	196.20	690.30		
65	220.20	712.50		
66	240.00	763.80		
67	261.90	822.00		
68	286.80	876.90		
69	312.30	941.70		
70	341.70	1006.20		
71	374.10	1088.10		
72	409.80	1174.20		
73	449.70	1262.10		
74	491.70	1357.20		
75	585.90	1590.90		
76	638.40	1714.50		
77	694.50	1831.20		
78	755.40	1965.90		
79	821.40	2099.70		
80	894.00	2258.70		