

# Highlights Of Your Plan

Independent Solutions<sup>SM</sup>

## The Amount of Insurance You Can Purchase

When you enroll in the Independent Solutions plan you can choose one of several benefit levels. This table shows the options available to you. Other benefit levels and features of the Independent Solutions plan are described in greater detail below.

### Benefits Levels Available to You

<b>Lifetime Maximum Benefit</b> (Choose one)			
<b>1,095x Factor (3-Year)</b>	\$109,500	\$219,000	\$273,750
<b>1,825x Factor (5-Year)</b>	\$182,500	\$365,000	\$456,250
<b>Daily Facility Care Benefit</b>			
	\$100	\$200	\$250
<b>Daily Home Based Care Benefit</b> (Choose one)			
<b>60%</b>	\$60	\$120	\$150
<b>100%</b>	\$100	\$200	\$250

## Who is Eligible for the Plan

- Employees – employees who are actively-at-work on the day coverage takes effect

**Actively at Work** means the Employee is physically at his or her usual place of business performing the regular duties of his or her work. **AN EMPLOYEE WHO IS ON PAID OR UNPAID ABSENCE BUT WHO IS ACTIVELY PARTICIPATING IN THE Fulbright Teachers Program, on Administrative leave, on Organizational leave as defined by Fairfax County Public Schools policy IS DEEMED TO BE ACTIVELY AT WORK.**

- Spouses of employees
- Parents, parents-in-law, grandparents, grandparents-in-law
- Retirees and their spouses

## Standard Plan Features

**Lifetime Maximum Benefit** – Your Lifetime Maximum Benefit is the total amount of insurance you purchase. It is the total available pool of money you can use to pay for long-term care services.

**Daily Facility Care Benefit** – Pays the actual cost of services you receive, up to the amount shown in the table above, for care in the following facilities:

- Nursing Homes
- Assisted Living Facilities
- Hospice Facilities

**Daily Home Based Care Benefit** – Pays the actual cost of services you receive, up to the amount shown in the table, for care in the following settings:

- Your own home
- Adult Day Care facility



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**Alternate Plan of Care** – The Alternate Plan of Care feature allows coverage for long-term care services, special devices or other needs not otherwise covered by the contract. It applies to care received in non-standard facilities or settings, or care or non-standard services received at home. Benefit payments for the Alternate Plan of Care feature depend on the specific plan of care developed but cannot exceed the Daily Facility Care Maximum.

**Bed Reservation** – The Bed Reservation benefit pays up to the Daily Facility Care Benefit, 30 days per year, to hold your place in a nursing home or other facility if you need to be away temporarily.

**Caregiver Benefit** – This benefit makes a cash payment equal to ten times your Daily Facility Care Benefit each year when you receive unpaid care. This benefit is payable in addition to the Home Based Care benefit.

**Caregiver Training** – The Caregiver Training benefit pays up to three times your Daily Home Based Care Benefit to train an informal caregiver or an independent provider to care for you in your residence. It also pays for training required to license or certify an independent provider, if required. You do not need to satisfy the waiting period to receive this benefit.

**Future Benefit Guarantee (Nonforfeiture)** – There may come a time when you either cannot, or no longer want to, continue paying premiums. If you stop paying premiums after having coverage for at least three years, the Future Benefit Guarantee keeps your daily benefits the same but reduces your lifetime maximum benefit. Your reduced lifetime maximum benefit equals the total premiums paid or 30 times the Daily Facility Care Benefit, whichever is higher, less any benefits paid.

**Home Medical Technology** – The Home Medical Technology benefit pays up to \$1,000 each year for assistive devices, medical monitoring or communications technology, medication compliance equipment, and emergency response systems used in your residence. It also covers home modifications necessary to accommodate this kind of equipment or as needed to allow you to remain at home. The Alternate Plan of Care feature may supplement this benefit.

## Inflation Protection

**Guaranteed Benefit Increase** – Every three years, CNA will offer you the chance to increase your benefits to help you keep up with inflation. Premiums for increased coverage will be based on your age on the effective date of the offer, and will be at least equal to a compound 5% rate of increase. Actively-at-work employees and their spouses are guaranteed acceptance regardless of whether a previous offer was rejected. All others are guaranteed acceptance as long as they continue to accept offers.

**Respite Care** – Respite Care is the temporary use of paid long-term care services to relieve family members and other “informal” caregivers of their duties so they can take needed time off. The Respite Care benefit pays up to either the Daily Facility Care Benefit or Daily Home Based Care Benefit, up to 14 days per year, depending on where benefits are used. You do not need to satisfy the waiting period to receive this benefit.

**Restoration of the Lifetime Maximum Benefit** – This feature restores your lifetime maximum benefit if you have not received medical care or treatment for five consecutive years for a condition requiring long-term care services.

**Waiting Period** – You will need to satisfy a 90 calendar day waiting period before benefits can be paid. You must only satisfy this waiting period once in your lifetime. You do not need to incur any paid services during this time.



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**Waiver of Premium** – After you satisfy the waiting period, your premiums will be waived while you are receiving benefits.

## Optional Features

This extra, add-on feature can be purchased with your policy. This feature can be used to customize your plan even further. The optional feature available to you is:

### Inflation Protection

**Lifetime Compound Automatic Benefit Increase** – This feature automatically increases your benefits by 5% compounded each year without increasing your premiums. Increases continue, even while receiving benefits, unless premium payments stop for any reason except waiver of premium.

## Other Important Elements of Your Plan

**Qualifying for Benefits** – You qualify to receive benefits when a licensed healthcare practitioner has certified that either of the following conditions exists and is likely to last more than 90 days:

1. You are unable to perform two of the following six activities of daily living (ADLs): Bathing, dressing, eating, maintaining continence, transferring, and toileting.  
**OR**
2. You have a cognitive impairment (confusion, memory or orientation problems, lack of reasoning or judgement) that causes safety concerns for you or another person.

**Exclusions** – Long-term care insurance protects against catastrophic losses. Exclusions help keep the cost of the plan affordable. Your plan will not pay benefits for the following:

- 1) Long-term care that results from war.
- 2) Long-term care covered by Worker's Compensation or other group insurance.
- 3) Long-term care normally provided without charge.
- 4) Care in a facility that primarily treats substance abuse or mental illness.
- 5) Long-term care received outside the United States.
- 6) Services covered by Medicare (or covered except for application of a deductible or coinsurance).



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# Your Group Long-Term Care Plan Rates

## Monthly rates

The premiums shown are for payroll deduction and are *monthly* rates.

The actual amount that will be deducted from each paycheck will depend on the frequency of your payroll cycle.

Premiums are per person and based on the individual's age on the effective date of coverage.

### 60% Home Care and Guaranteed Benefit Option

AGE	Three Year Lifetime Maximum Benefit			Five Year Lifetime Maximum Benefit		
	\$100 Benefit	\$200 Benefit	\$250 Benefit	\$100 Benefit	\$200 Benefit	\$250 Benefit
<25	\$7.30	\$14.61	\$18.26	\$8.08	\$16.16	\$20.19
25	\$7.66	\$15.31	\$19.14	\$8.57	\$17.13	\$21.42
26	\$7.85	\$15.70	\$19.63	\$8.81	\$17.63	\$22.04
27	\$8.10	\$16.21	\$20.26	\$9.11	\$18.22	\$22.78
28	\$8.41	\$16.81	\$21.01	\$9.44	\$18.89	\$23.61
29	\$8.73	\$17.45	\$21.82	\$9.79	\$19.57	\$24.47
30	\$9.07	\$18.14	\$22.67	\$10.14	\$20.28	\$25.35
31	\$9.46	\$18.91	\$23.64	\$10.54	\$21.08	\$26.35
32	\$9.87	\$19.75	\$24.69	\$10.97	\$21.94	\$27.42
33	\$10.33	\$20.66	\$25.83	\$11.44	\$22.87	\$28.59
34	\$10.84	\$21.67	\$27.09	\$11.97	\$23.94	\$29.92
35	\$11.39	\$22.78	\$28.47	\$12.57	\$25.14	\$31.42
36	\$11.99	\$23.98	\$29.98	\$13.23	\$26.47	\$33.09
37	\$12.66	\$25.32	\$31.65	\$13.98	\$27.95	\$34.94
38	\$13.35	\$26.70	\$33.38	\$14.78	\$29.55	\$36.94
39	\$14.07	\$28.15	\$35.18	\$15.63	\$31.26	\$39.07
40	\$14.81	\$29.62	\$37.03	\$16.51	\$33.01	\$41.27
41	\$15.61	\$31.23	\$39.03	\$17.46	\$34.91	\$43.64
42	\$16.45	\$32.90	\$41.13	\$18.46	\$36.92	\$46.15
43	\$17.38	\$34.76	\$43.45	\$19.56	\$39.11	\$48.89
44	\$18.37	\$36.75	\$45.94	\$20.73	\$41.46	\$51.82
45	\$19.48	\$38.97	\$48.71	\$22.03	\$44.06	\$55.07
46	\$20.70	\$41.40	\$51.76	\$23.45	\$46.89	\$58.62
47	\$22.04	\$44.08	\$55.10	\$24.97	\$49.94	\$62.42
48	\$23.40	\$46.81	\$58.51	\$26.52	\$53.04	\$66.30
49	\$24.75	\$49.51	\$61.89	\$28.05	\$56.09	\$70.12
50	\$26.11	\$52.22	\$65.28	\$29.57	\$59.14	\$73.92
51	\$27.57	\$55.15	\$68.93	\$31.20	\$62.40	\$77.99
52	\$29.14	\$58.27	\$72.84	\$32.93	\$65.87	\$82.33
53	\$30.89	\$61.77	\$77.22	\$34.88	\$69.76	\$87.20
54	\$32.90	\$65.80	\$82.26	\$37.14	\$74.27	\$92.84
55	\$35.17	\$70.34	\$87.93	\$39.68	\$79.36	\$99.20
56	\$37.77	\$75.55	\$94.44	\$42.62	\$85.25	\$106.56
57	\$40.79	\$81.58	\$101.97	\$46.02	\$92.04	\$115.05
58	\$43.88	\$87.76	\$109.70	\$49.45	\$98.89	\$123.61
59	\$46.85	\$93.71	\$117.13	\$52.60	\$105.20	\$131.50
60	\$49.82	\$99.64	\$124.55	\$55.69	\$111.37	\$139.22
61	\$53.04	\$106.07	\$132.59	\$59.04	\$118.08	\$147.60
62	\$56.59	\$113.18	\$141.47	\$62.82	\$125.63	\$157.04
63	\$60.75	\$121.50	\$151.87	\$67.37	\$134.75	\$168.43
64	\$65.57	\$131.14	\$163.92	\$72.83	\$145.66	\$182.07
65	\$71.27	\$142.54	\$178.17	\$79.50	\$159.00	\$198.75
66	\$78.09	\$156.18	\$195.23	\$87.70	\$175.40	\$219.25
67	\$86.07	\$172.14	\$215.17	\$97.54	\$195.07	\$243.84
68	\$95.25	\$190.50	\$238.12	\$109.08	\$218.16	\$272.71
69	\$105.55	\$211.10	\$263.88	\$122.22	\$244.44	\$305.55
70	\$116.69	\$233.37	\$291.72	\$136.57	\$273.14	\$341.42
71	\$128.65	\$257.31	\$321.64	\$152.07	\$304.15	\$380.18
72	\$141.39	\$282.77	\$353.46	\$168.58	\$337.15	\$421.44
73	\$154.92	\$309.84	\$387.29	\$186.11	\$372.21	\$465.26
74	\$168.90	\$337.80	\$422.25	\$204.16	\$408.31	\$510.39
75	\$183.38	\$366.76	\$458.45	\$222.73	\$445.46	\$556.83
76	\$198.43	\$396.87	\$496.09	\$241.92	\$483.84	\$604.80
77	\$213.64	\$427.29	\$534.11	\$261.12	\$522.25	\$652.81
78	\$229.75	\$459.50	\$574.37	\$281.27	\$562.54	\$703.17
79	\$246.62	\$493.23	\$616.54	\$302.28	\$604.57	\$755.71
80	\$264.51	\$529.03	\$661.28	\$324.49	\$648.97	\$811.22
81	\$282.74	\$565.48	\$706.85	\$347.04	\$694.08	\$867.60
82	\$301.64	\$603.28	\$754.11	\$370.38	\$740.75	\$925.94
83	\$320.76	\$641.52	\$801.89	\$393.94	\$787.88	\$984.85
84	\$339.58	\$679.16	\$848.94	\$417.12	\$834.24	\$1,042.80
85	\$358.54	\$717.08	\$896.35	\$440.46	\$880.93	\$1,101.16
86	\$377.14	\$754.27	\$942.84	\$463.36	\$926.72	\$1,158.40
87	\$395.18	\$790.36	\$987.95	\$485.60	\$971.19	\$1,213.99
88	\$412.64	\$825.28	\$1,031.60	\$507.11	\$1,014.22	\$1,267.77
89	\$430.70	\$861.40	\$1,076.74	\$529.32	\$1,058.65	\$1,323.31
90	\$448.82	\$897.65	\$1,122.06	\$551.62	\$1,103.25	\$1,379.06



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## Monthly rates

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Premiums are per person and based on the individual's age on the effective date of coverage.

### 100% Home Care and Guaranteed Benefit Option

AGE	Three Year Lifetime Maximum Benefit			Five Year Lifetime Maximum Benefit		
	\$100 Benefit	\$200 Benefit	\$250 Benefit	\$100 Benefit	\$200 Benefit	\$250 Benefit
<25	\$7.62	\$15.25	\$19.06	\$9.19	\$18.37	\$22.96
25	\$8.07	\$16.15	\$20.19	\$9.72	\$19.44	\$24.30
26	\$8.31	\$16.62	\$20.77	\$10.00	\$19.99	\$24.99
27	\$8.60	\$17.20	\$21.50	\$10.34	\$20.68	\$25.85
28	\$8.94	\$17.88	\$22.35	\$10.73	\$21.46	\$26.83
29	\$9.30	\$18.60	\$23.25	\$11.13	\$22.26	\$27.83
30	\$9.68	\$19.36	\$24.20	\$11.56	\$23.12	\$28.90
31	\$10.10	\$20.20	\$25.25	\$12.04	\$24.07	\$30.09
32	\$10.55	\$21.11	\$26.39	\$12.55	\$25.10	\$31.38
33	\$11.05	\$22.10	\$27.62	\$13.11	\$26.22	\$32.78
34	\$11.60	\$23.21	\$29.01	\$13.74	\$27.48	\$34.35
35	\$12.21	\$24.41	\$30.51	\$14.43	\$28.87	\$36.09
36	\$12.87	\$25.73	\$32.16	\$15.21	\$30.41	\$38.01
37	\$13.58	\$27.17	\$33.96	\$16.05	\$32.11	\$40.13
38	\$14.35	\$28.70	\$35.88	\$16.95	\$33.90	\$42.37
39	\$15.13	\$30.26	\$37.83	\$17.88	\$35.76	\$44.70
40	\$15.94	\$31.88	\$39.85	\$18.83	\$37.66	\$47.08
41	\$16.81	\$33.62	\$42.03	\$19.87	\$39.74	\$49.68
42	\$17.72	\$35.45	\$44.31	\$20.96	\$41.92	\$52.39
43	\$18.73	\$37.45	\$46.81	\$22.17	\$44.34	\$55.43
44	\$19.82	\$39.63	\$49.54	\$23.47	\$46.94	\$58.67
45	\$21.02	\$42.05	\$52.56	\$24.94	\$49.87	\$62.34
46	\$22.37	\$44.74	\$55.93	\$26.55	\$53.09	\$66.37
47	\$23.83	\$47.67	\$59.58	\$28.32	\$56.63	\$70.79
48	\$25.34	\$50.67	\$63.34	\$30.15	\$60.31	\$75.38
49	\$26.83	\$53.67	\$67.09	\$32.03	\$64.06	\$80.08
50	\$28.34	\$56.68	\$70.85	\$33.93	\$67.85	\$84.82
51	\$29.97	\$59.94	\$74.92	\$35.97	\$71.94	\$89.93
52	\$31.70	\$63.40	\$79.25	\$38.15	\$76.29	\$95.37
53	\$33.63	\$67.27	\$84.08	\$40.53	\$81.07	\$101.33
54	\$35.86	\$71.71	\$89.64	\$43.25	\$86.50	\$108.12
55	\$38.35	\$76.70	\$95.88	\$46.24	\$92.48	\$115.60
56	\$41.22	\$82.44	\$103.05	\$49.62	\$99.24	\$124.05
57	\$44.51	\$89.01	\$111.26	\$53.44	\$106.87	\$133.59
58	\$47.91	\$95.82	\$119.78	\$57.24	\$114.47	\$143.09
59	\$51.21	\$102.41	\$128.02	\$60.72	\$121.44	\$151.80
60	\$54.51	\$109.02	\$136.28	\$64.09	\$128.18	\$160.23
61	\$58.10	\$116.20	\$145.25	\$67.74	\$135.49	\$169.36
62	\$62.04	\$124.08	\$155.10	\$71.81	\$143.61	\$179.52
63	\$66.61	\$133.22	\$166.52	\$76.70	\$153.40	\$191.75
64	\$71.85	\$143.70	\$179.63	\$82.54	\$165.08	\$206.35
65	\$78.01	\$156.03	\$195.03	\$89.67	\$179.34	\$224.17
66	\$85.32	\$170.65	\$213.31	\$98.43	\$196.86	\$246.08
67	\$93.80	\$187.60	\$234.50	\$108.93	\$217.86	\$272.32
68	\$103.51	\$207.02	\$258.77	\$121.25	\$242.51	\$303.14
69	\$114.36	\$228.71	\$285.89	\$135.29	\$270.57	\$338.22
70	\$126.06	\$252.11	\$315.14	\$150.59	\$301.18	\$376.47
71	\$138.61	\$277.21	\$346.52	\$167.13	\$334.25	\$417.82
72	\$151.95	\$303.90	\$379.87	\$184.72	\$369.43	\$461.79
73	\$166.13	\$332.26	\$415.33	\$203.39	\$406.78	\$508.47
74	\$180.78	\$361.56	\$451.95	\$222.60	\$445.20	\$556.50
75	\$195.96	\$391.91	\$489.89	\$242.37	\$484.75	\$605.94
76	\$211.78	\$423.55	\$529.44	\$262.78	\$525.55	\$656.94
77	\$227.76	\$455.51	\$569.39	\$283.16	\$566.31	\$707.89
78	\$244.75	\$489.50	\$611.88	\$304.59	\$609.19	\$761.48
79	\$262.62	\$525.24	\$656.55	\$326.99	\$653.98	\$817.47
80	\$281.61	\$563.22	\$704.02	\$350.67	\$701.34	\$876.67
81	\$300.97	\$601.93	\$752.42	\$374.73	\$749.46	\$936.82
82	\$321.01	\$642.02	\$802.52	\$399.58	\$799.16	\$998.95
83	\$341.25	\$682.51	\$853.14	\$424.63	\$849.26	\$1,061.58
84	\$361.10	\$722.19	\$902.74	\$449.17	\$898.35	\$1,122.93
85	\$380.99	\$761.99	\$952.48	\$473.79	\$947.59	\$1,184.48
86	\$400.37	\$800.74	\$1,000.93	\$497.81	\$995.61	\$1,244.52
87	\$419.01	\$838.01	\$1,047.51	\$520.94	\$1,041.88	\$1,302.35
88	\$436.79	\$873.58	\$1,091.97	\$543.03	\$1,086.07	\$1,357.59
89	\$454.93	\$909.86	\$1,137.33	\$565.60	\$1,131.20	\$1,413.99
90	\$472.98	\$945.96	\$1,182.45	\$588.04	\$1,176.08	\$1,470.10



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### 60% Home Care and Lifetime Automatic Benefit Increase

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	\$100 Benefit	\$200 Benefit	\$250 Benefit	\$100 Benefit	\$200 Benefit	\$250 Benefit
<25	\$46.06	\$92.12	\$115.15	\$53.14	\$106.27	\$132.84
25	\$46.81	\$93.62	\$117.02	\$54.62	\$109.24	\$136.55
26	\$47.58	\$95.15	\$118.94	\$55.72	\$111.45	\$139.31
27	\$48.74	\$97.49	\$121.86	\$57.19	\$114.39	\$142.98
28	\$50.30	\$100.59	\$125.74	\$59.03	\$118.07	\$147.59
29	\$52.07	\$104.14	\$130.17	\$61.09	\$122.19	\$152.73
30	\$54.05	\$108.11	\$135.13	\$63.33	\$126.65	\$158.31
31	\$56.36	\$112.72	\$140.90	\$65.94	\$131.88	\$164.85
32	\$58.85	\$117.70	\$147.13	\$68.75	\$137.49	\$171.86
33	\$61.53	\$123.07	\$153.83	\$71.75	\$143.51	\$179.39
34	\$64.41	\$128.82	\$161.02	\$75.06	\$150.13	\$187.66
35	\$67.43	\$134.85	\$168.57	\$78.61	\$157.23	\$196.53
36	\$70.50	\$141.00	\$176.25	\$82.27	\$164.53	\$205.66
37	\$73.64	\$147.28	\$184.10	\$85.97	\$171.95	\$214.93
38	\$76.50	\$153.00	\$191.25	\$89.53	\$179.07	\$223.83
39	\$79.18	\$158.35	\$197.94	\$92.89	\$185.77	\$232.22
40	\$81.55	\$163.11	\$203.88	\$95.87	\$191.74	\$239.67
41	\$83.92	\$167.85	\$209.81	\$98.77	\$197.54	\$246.93
42	\$86.10	\$172.20	\$215.25	\$101.49	\$202.97	\$253.71
43	\$88.44	\$176.87	\$221.09	\$104.25	\$208.50	\$260.62
44	\$90.75	\$181.50	\$226.88	\$106.99	\$213.97	\$267.46
45	\$93.33	\$186.65	\$233.32	\$110.02	\$220.03	\$275.04
46	\$96.14	\$192.28	\$240.35	\$113.30	\$226.60	\$283.25
47	\$99.31	\$198.61	\$248.27	\$116.88	\$233.76	\$292.19
48	\$102.23	\$204.46	\$255.58	\$120.23	\$240.47	\$300.59
49	\$104.61	\$209.23	\$261.53	\$122.96	\$245.91	\$307.39
50	\$106.56	\$213.13	\$266.41	\$125.17	\$250.33	\$312.92
51	\$108.50	\$217.00	\$271.25	\$127.35	\$254.70	\$318.37
52	\$110.40	\$220.80	\$276.00	\$129.49	\$258.98	\$323.73
53	\$112.61	\$225.23	\$281.54	\$132.01	\$264.03	\$330.04
54	\$115.36	\$230.71	\$288.39	\$135.25	\$270.51	\$338.13
55	\$118.57	\$237.13	\$296.41	\$139.04	\$278.07	\$347.59
56	\$122.54	\$245.08	\$306.35	\$143.77	\$287.55	\$359.43
57	\$127.46	\$254.92	\$318.66	\$149.57	\$299.13	\$373.92
58	\$132.30	\$264.59	\$330.74	\$155.06	\$310.12	\$387.65
59	\$136.39	\$272.78	\$340.98	\$159.28	\$318.56	\$398.20
60	\$140.14	\$280.29	\$350.36	\$162.94	\$325.88	\$407.35
61	\$144.31	\$288.62	\$360.78	\$167.09	\$334.17	\$417.72
62	\$148.94	\$297.89	\$372.36	\$171.99	\$343.98	\$429.97
63	\$154.73	\$309.46	\$386.82	\$178.54	\$357.08	\$446.35
64	\$161.69	\$323.39	\$404.24	\$186.74	\$373.47	\$466.84
65	\$170.05	\$340.09	\$425.11	\$197.24	\$394.47	\$493.09
66	\$180.23	\$360.47	\$450.58	\$210.39	\$420.78	\$525.98
67	\$192.02	\$384.04	\$480.05	\$225.99	\$451.99	\$564.98
68	\$205.26	\$410.52	\$513.16	\$243.91	\$487.82	\$609.77
69	\$219.55	\$439.09	\$548.87	\$263.38	\$526.76	\$658.45
70	\$234.19	\$468.38	\$585.47	\$283.52	\$567.03	\$708.79
71	\$249.08	\$498.15	\$622.69	\$303.99	\$607.99	\$759.99
72	\$264.11	\$528.22	\$660.27	\$324.51	\$649.01	\$811.27
73	\$279.32	\$558.63	\$698.29	\$345.23	\$690.45	\$863.07
74	\$294.22	\$588.45	\$735.56	\$365.03	\$730.06	\$912.58
75	\$308.99	\$617.99	\$772.48	\$384.66	\$769.31	\$961.64
76	\$324.04	\$648.09	\$810.11	\$404.00	\$808.01	\$1,010.01
77	\$338.84	\$677.68	\$847.10	\$423.02	\$846.04	\$1,057.55
78	\$355.19	\$710.39	\$887.98	\$443.56	\$887.12	\$1,108.90
79	\$372.88	\$745.77	\$932.21	\$466.12	\$932.24	\$1,165.30
80	\$392.54	\$785.07	\$981.34	\$490.95	\$981.90	\$1,227.37
81	\$412.80	\$825.60	\$1,032.00	\$516.39	\$1,032.79	\$1,290.98
82	\$434.36	\$868.73	\$1,085.91	\$543.71	\$1,087.42	\$1,359.28
83	\$455.80	\$911.59	\$1,139.49	\$571.21	\$1,142.42	\$1,428.03
84	\$476.77	\$953.53	\$1,191.92	\$597.73	\$1,195.47	\$1,494.34
85	\$497.29	\$994.59	\$1,243.24	\$623.70	\$1,247.39	\$1,559.24
86	\$516.30	\$1,032.60	\$1,290.75	\$647.78	\$1,295.56	\$1,619.45
87	\$532.71	\$1,065.41	\$1,331.76	\$668.67	\$1,337.33	\$1,671.67
88	\$547.16	\$1,094.32	\$1,367.90	\$686.63	\$1,373.25	\$1,716.57
89	\$561.20	\$1,122.40	\$1,403.00	\$704.53	\$1,409.06	\$1,761.33
90	\$574.94	\$1,149.88	\$1,437.36	\$721.52	\$1,443.05	\$1,803.81



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# Your Group Long-Term Care Plan Rates

## Monthly rates

The premiums shown are for payroll deduction and are *monthly* rates.

The actual amount that will be deducted from each paycheck will depend on the frequency of your payroll cycle.

Premiums are per person and based on the individual's age on the effective date of coverage.

### 100% Home Care and Lifetime Automatic Benefit Increase

AGE	Three Year Lifetime Maximum Benefit			Five Year Lifetime Maximum Benefit		
	\$100 Benefit	\$200 Benefit	\$250 Benefit	\$100 Benefit	\$200 Benefit	\$250 Benefit
<25	\$48.09	\$96.17	\$120.22	\$60.42	\$120.85	\$151.06
25	\$49.37	\$98.73	\$123.42	\$61.98	\$123.96	\$154.95
26	\$50.35	\$100.69	\$125.86	\$63.20	\$126.40	\$158.01
27	\$51.73	\$103.46	\$129.32	\$64.92	\$129.84	\$162.30
28	\$53.50	\$107.00	\$133.75	\$67.08	\$134.17	\$167.71
29	\$55.49	\$110.99	\$138.74	\$69.49	\$138.98	\$173.72
30	\$57.70	\$115.41	\$144.26	\$72.19	\$144.39	\$180.48
31	\$60.18	\$120.37	\$150.46	\$75.30	\$150.60	\$188.25
32	\$62.91	\$125.81	\$157.27	\$78.66	\$157.32	\$196.65
33	\$65.81	\$131.62	\$164.53	\$82.27	\$164.54	\$205.67
34	\$68.97	\$137.94	\$172.42	\$86.17	\$172.34	\$215.43
35	\$72.25	\$144.51	\$180.64	\$90.29	\$180.57	\$225.71
36	\$75.64	\$151.27	\$189.09	\$94.52	\$189.03	\$236.29
37	\$79.00	\$158.01	\$197.51	\$98.74	\$197.48	\$246.85
38	\$82.23	\$164.46	\$205.58	\$102.69	\$205.37	\$256.72
39	\$85.14	\$170.27	\$212.84	\$106.25	\$212.51	\$265.63
40	\$87.76	\$175.52	\$219.40	\$109.38	\$218.75	\$273.44
41	\$90.36	\$180.71	\$225.89	\$112.43	\$224.85	\$281.07
42	\$92.77	\$185.54	\$231.93	\$115.23	\$230.45	\$288.07
43	\$95.27	\$190.55	\$238.18	\$118.20	\$236.39	\$295.49
44	\$97.87	\$195.74	\$244.67	\$121.13	\$242.26	\$302.82
45	\$100.70	\$201.41	\$251.76	\$124.53	\$249.05	\$311.32
46	\$103.89	\$207.78	\$259.72	\$128.28	\$256.55	\$320.69
47	\$107.39	\$214.79	\$268.49	\$132.55	\$265.10	\$331.38
48	\$110.67	\$221.34	\$276.67	\$136.72	\$273.43	\$341.79
49	\$113.40	\$226.81	\$283.51	\$140.42	\$280.84	\$351.05
50	\$115.65	\$231.30	\$289.12	\$143.61	\$287.22	\$359.02
51	\$117.93	\$235.85	\$294.81	\$146.83	\$293.67	\$367.08
52	\$120.11	\$240.21	\$300.26	\$149.99	\$299.99	\$374.98
53	\$122.63	\$245.26	\$306.57	\$153.42	\$306.84	\$383.55
54	\$125.71	\$251.43	\$314.29	\$157.51	\$315.02	\$393.77
55	\$129.28	\$258.57	\$323.21	\$162.03	\$324.06	\$405.07
56	\$133.71	\$267.42	\$334.28	\$167.36	\$334.73	\$418.41
57	\$139.08	\$278.16	\$347.70	\$173.67	\$347.34	\$434.17
58	\$144.45	\$288.90	\$361.12	\$179.49	\$358.98	\$448.73
59	\$149.06	\$298.13	\$372.66	\$183.85	\$367.71	\$459.64
60	\$153.34	\$306.68	\$383.35	\$187.53	\$375.07	\$468.83
61	\$158.09	\$316.17	\$395.22	\$191.72	\$383.43	\$479.29
62	\$163.28	\$326.57	\$408.21	\$196.61	\$393.22	\$491.52
63	\$169.65	\$339.30	\$424.13	\$203.26	\$406.51	\$508.14
64	\$177.19	\$354.38	\$442.97	\$211.63	\$423.26	\$529.08
65	\$186.14	\$372.28	\$465.35	\$222.47	\$444.93	\$556.17
66	\$196.92	\$393.85	\$492.31	\$236.14	\$472.28	\$590.35
67	\$209.27	\$418.54	\$523.18	\$252.39	\$504.77	\$630.97
68	\$223.06	\$446.12	\$557.65	\$271.13	\$542.25	\$677.81
69	\$237.86	\$475.72	\$594.65	\$291.54	\$583.09	\$728.86
70	\$252.99	\$505.99	\$632.48	\$312.62	\$625.24	\$781.55
71	\$268.34	\$536.69	\$670.86	\$334.09	\$668.17	\$835.21
72	\$283.84	\$567.68	\$709.60	\$355.58	\$711.16	\$888.95
73	\$299.54	\$599.07	\$748.84	\$377.29	\$754.58	\$943.22
74	\$314.92	\$629.84	\$787.31	\$398.01	\$796.02	\$995.03
75	\$330.19	\$660.37	\$825.46	\$418.58	\$837.16	\$1,046.45
76	\$345.83	\$691.66	\$864.58	\$438.84	\$877.68	\$1,097.10
77	\$361.22	\$722.45	\$903.06	\$458.71	\$917.43	\$1,146.79
78	\$378.39	\$756.77	\$945.97	\$480.34	\$960.69	\$1,200.86
79	\$397.08	\$794.16	\$992.70	\$504.22	\$1,008.43	\$1,260.54
80	\$417.91	\$835.81	\$1,044.77	\$530.56	\$1,061.12	\$1,326.40
81	\$439.41	\$878.82	\$1,098.53	\$557.60	\$1,115.20	\$1,393.99
82	\$462.25	\$924.51	\$1,155.63	\$586.58	\$1,173.17	\$1,466.46
83	\$484.92	\$969.84	\$1,212.31	\$615.71	\$1,231.43	\$1,539.28
84	\$506.98	\$1,013.96	\$1,267.45	\$643.67	\$1,287.33	\$1,609.17
85	\$528.44	\$1,056.88	\$1,321.10	\$670.89	\$1,341.78	\$1,677.23
86	\$548.11	\$1,096.22	\$1,370.27	\$695.93	\$1,391.87	\$1,739.83
87	\$564.82	\$1,129.64	\$1,412.05	\$717.33	\$1,434.67	\$1,793.34
88	\$579.18	\$1,158.36	\$1,447.95	\$735.27	\$1,470.54	\$1,838.17
89	\$592.78	\$1,185.55	\$1,481.94	\$752.81	\$1,505.62	\$1,882.03
90	\$605.89	\$1,211.78	\$1,514.72	\$769.15	\$1,538.31	\$1,922.89



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