

SAMPLE - COMPANY A HOME CARE AND RECOVERY CARE PLAN PACKAGES



MOST POPULAR

MAX HOME CARE & RECOVERY

MONTHLY PREMIUM (BILLED ANNUALLY)

PREMIUM TO BENEFIT LEVERAGE AT AGE 80*

Age	Monthly Premium	Premium to Benefit Leverage at Age 80*
Age 50	\$52.52	10.9
Age 55	\$73.25	9.4
Age 60	\$108.23	7.9
Age 65	\$172.54	6.6
Age 70	\$269.76	6.4
Age 75	\$397.38	8.7

\$206,400 TOTAL BENEFIT

Total Facility Care	\$144,000
Total Home Care	\$62,400
Daily Facility Care Max	\$400
Days of Facility Care Max	360
Weekly Home Care Max	\$1,200
# of Weeks of Home Care	52
Days of Elimination Period	100

HOME CARE FOCUS

MONTHLY PREMIUM (BILLED ANNUALLY)

PREMIUM TO BENEFIT LEVERAGE AT AGE 80*

Age	Monthly Premium	Premium to Benefit Leverage at Age 80*
Age 50	\$37.27	7.3
Age 55	\$45.00	7.3
Age 60	\$60.73	6.8
Age 65	\$91.92	5.9
Age 70	\$138.51	5.9
Age 75	\$199.26	8.2

\$98,400 TOTAL BENEFIT

Total Facility Care	\$36,000
Total Home Care	\$62,400
Daily Facility Care Max	\$100
Days of Facility Care Max	360
Weekly Home Care Max	\$1,200
# of Weeks of Home Care	52
Days of Elimination Period	100

FACILITY ONLY

MONTHLY PREMIUM (BILLED ANNUALLY)

PREMIUM TO BENEFIT LEVERAGE AT AGE 80*

Age	Monthly Premium	Premium to Benefit Leverage at Age 80*
Age 50	\$21.32	18.8
Age 55	\$38.85	12.4
Age 60	\$64.76	9.3
Age 65	\$109.28	7.3
Age 70	\$177.29	6.8
Age 75	\$267.05	9.0

\$144,000 TOTAL BENEFIT

Total Facility Care	\$144,000
Total Home Care	\$62,400
Daily Facility Care Max	\$400
Days of Facility Care Max	360
Weekly Home Care Max	\$1,200
# of Weeks of Home Care	52
Days of Elimination Period	100

* Premium to Benefit Leverage at Age 80 = Sum of Premium Paid to Age 80 vs. Total Benefit Pool at Age 80.
For Illustration Purposes Only - Rates will vary based on State, Plan Design and Other Factors.