

150 Comprehensive Plan LTC Cost Schedule

NPFBA is a jointly sponsored LTC trust of the California Law Enforcement Association (CLEA) and the California Association of Professional Firefighters (CAPF).

AGE	25-Year Plan	30-Year Plan	35-Year Plan	40-Year Plan	45-Year Plan
	Monthly	Monthly	Monthly	Monthly	Monthly
21	\$43	\$35	\$31	\$29	\$28
22	\$43	\$35	\$31	\$29	\$28
23	\$43	\$35	\$31	\$29	\$28
24	\$43	\$35	\$31	\$29	\$28
25	\$43	\$35	\$31	\$29	\$28
26	\$43	\$35	\$31	\$29	\$28
27	\$45	\$36	\$32	\$30	\$29
28	\$45	\$36	\$32	\$30	\$29
29	\$47	\$38	\$34	\$31	\$30
30	\$49	\$39	\$35	\$33	\$32
31	\$52	\$42	\$38	\$35	\$34
32	\$54	\$44	\$39	\$37	\$35
33	\$56	\$46	\$41	\$38	\$37
34	\$58	\$47	\$42	\$39	\$38
35	\$60	\$49	\$44	\$41	\$39
36	\$64	\$52	\$47	\$43	\$42
37	\$66	\$53	\$48	\$45	\$43
38	\$68	\$55	\$49	\$46	\$44
39	\$70	\$57	\$51	\$47	\$45
40	\$72	\$58	\$52	\$48	\$47
41	\$78	\$63	\$56	\$52	
42	\$81	\$66	\$59	\$55	
43	\$87	\$71	\$63	\$59	
44	\$91	\$74	\$66	\$62	
45	\$93	\$75	\$68	\$63	
46	\$99	\$80	\$72		
47	\$103	\$83	\$75		
48	\$109	\$88	\$79		
49	\$113	\$91	\$82		
50	\$116	\$94	\$85		
51	\$124	\$100			
52	\$132	\$107			
53	\$138	\$111			
54	\$147	\$119			
55	\$151	\$122			
56	\$161				
57	\$173				
58	\$184				
59	\$194				
60	\$208				

Illustration only. Refer to Plan documents for specific details. Future LTC rates and Plan benefits (and other Plan provisions) are subject to change from time to time as provided in the Plan and Trust documents. Rates are specifically (but not exclusively) subject to change following each annual actuarial review and analysis. Individual rates are guaranteed for one (1) year following the Participant's initial Coverage Effective Date.

- ♦ Comprehensive Plan
- ♦ Lifetime Coverage
- ♦ Death Benefit up to \$5,000
- ♦ 5% Compounded Inflation Protection (Limited to 15 Years)
- ♦ Waiver of Payment
- ♦ 60-Day Elimination Period (Preferred)
- ♦ Optional Payment Terms (25, 30, 35, 40 and 45 years)

Modified payment plan may be available.
Level payment for member and spouse (see illustration for details).



NPFBA™



NATIONAL PEACE OFFICERS AND
FIRE FIGHTERS BENEFIT ASSOCIATION™

Call Toll Free (877) 582-0003 or visit WWW.NPFBA.ORG

California Administration Insurance Services, Inc., Plan Administrators
P.O. Box 702 • Jackson, CA 95642 • CA Insurance License #0544968