

LONG TERM CARE BENEFIT COMPARISON

BENEFITS	NPFBA	CALPERS
LIFETIME COVERAGE	✓	Available
NURSING HOME CARE \$130/day or \$150/day	✓	Other Options Available
RESIDENTIAL CARE (Assisted Living) 70% of \$130 Plan (\$91/day) 70% of \$150 Plan (\$105/day)	✓	✓
HOME HEALTH CARE 50% of \$130 Plan (\$65/day) 50% of \$150 Plan (\$75/day)	✓	Other Options Available
5% COMPOUNDED INFLATION PROTECTION*	✓	✓
25-YEAR PAID-UP PLAN	✓	Lifetime Premiums
DEATH BENEFIT IS THE RETURN OF PAYMENTS UP TO \$5,000 To age 70: Up to \$5,000 Ages 71-75: Up to \$2,500 Thereafter: \$0	✓	Prorated Return of Payments Based on Percentage 75 or Older: \$0
RESPITE CARE –ADULT SITTING 15 days max per year	✓	✓
60-DAY ELIMINATION PERIOD**	✓	90-Day
WAIVER OF PAYMENT	✓	✓

**Limited to 15 Years. **90-Day Elimination Period if rated Standard.*

THE POWER OF 5% COMPOUNDED INFLATION PROTECTION

Your benefit increases each year after your first calendar year in the Plan and grows annually thereafter up to year 15.

FUTURE BENEFIT PROJECTIONS

(Daily Benefits have been rounded to the nearest whole number.)

\$150 PLAN

YEAR IN PLAN	DAILY BENEFIT	MONTHLY	YEARLY
Current	\$150	\$4,563	\$54,750
At 5	\$182	\$5,536	\$66,430
At 10	\$233	\$7,087	\$85,045
At 15	\$297	\$9,034	\$108,405

\$130 PLAN

YEAR IN PLAN	DAILY BENEFIT	MONTHLY	YEARLY
Current	\$130	\$3,954	\$47,450
At 5	\$158	\$4,806	\$57,670
At 10	\$202	\$6,144	\$73,730
At 15	\$257	\$7,817	\$93,805

(Limited to 15 years.)

Monthly benefit equals daily benefit multiplied by 365 days divided by 12 months.