

130 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	20-Year Plan			25-Year Plan		30-Year Plan		35-Year Plan		40-Year Plan	
	Monthly	20 Years	30% Discount	Monthly	25 Years	Monthly	30 Years	Monthly	35 Years	Monthly	40 Years
21	\$35	\$8,400	\$5,880	\$28	\$8,400	\$25	\$9,000	\$24	\$10,080	\$23	\$11,040
22	35	8,400	5,880	28	8,400	25	9,000	24	10,080	23	11,040
23	35	8,400	5,880	28	8,400	25	9,000	24	10,080	23	11,040
24	35	8,400	5,880	28	8,400	25	9,000	24	10,080	23	11,040
25	35	8,400	5,880	28	8,400	25	9,000	24	10,080	23	11,040
26	35	8,400	5,880	28	8,400	25	9,000	24	10,080	23	11,040
27	37	8,880	6,216	30	9,000	27	9,720	25	10,500	24	11,520
28	37	8,880	6,216	30	9,000	27	9,720	25	10,500	24	11,520
29	39	9,360	6,552	31	9,300	28	10,080	26	10,920	25	12,000
30	41	9,840	6,888	33	9,900	30	10,800	28	11,760	26	12,480
31	43	10,320	7,224	35	10,500	31	11,160	29	12,180	28	13,440
32	45	10,800	7,560	36	10,800	32	11,520	30	12,600	29	13,920
33	47	11,280	7,896	38	11,400	34	12,240	31	13,020	30	14,400
34	49	11,760	8,232	39	11,700	35	12,600	33	13,860	32	15,360
35	50	12,000	8,400	41	12,300	37	13,320	34	14,280	33	15,840
36	52	12,480	8,736	42	12,600	38	13,680	35	14,700	34	16,320
37	54	12,960	9,072	44	13,200	39	14,040	37	15,540	35	16,800
38	56	13,440	9,408	46	13,800	41	14,760	38	15,960	37	17,760
39	58	13,920	9,744	47	14,100	42	15,120	39	16,380	38	18,240
40	60	14,400	10,080	49	14,700	44	15,840	41	17,220	39	18,720
41	64	15,360	10,752	52	15,600	47	16,920	43	18,060	42	20,160
42	68	16,320	11,424	55	16,500	49	17,640	46	19,320	44	21,120
43	72	17,280	12,096	58	17,400	52	18,720	48	20,160	47	22,560
44	76	18,240	12,768	61	18,300	55	19,800	51	21,420	49	23,520
45	78	18,720	13,104	63	18,900	56	20,160	52	21,840	50	24,000
46	81	19,440	13,608	66	19,800	59	21,240	55	23,100		
47	85	20,400	14,280	69	20,700	62	22,320	58	24,360		
48	89	21,360	14,952	72	21,600	65	23,400	60	25,200		
49	93	22,320	15,624	75	22,500	68	24,480	63	26,460		
50	97	23,280	16,296	79	23,700	71	25,560	66	27,720		
51	103	24,720	17,304	83	24,900	75	27,000				
52	111	26,640	18,648	89	26,700	80	28,800				
53	114	27,360	19,152	93	27,900	83	29,880				
54	122	29,280	20,496	99	29,700	89	32,040				
55	126	30,240	21,168	102	30,600	92	33,120				
56	134	32,160	22,512	108	32,400						
57	144	34,560	24,192	116	34,800						
58	153	36,720	25,704	124	37,200						
59	161	38,640	27,048	130	39,000						
60	173	41,520	29,064	140	42,000						

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
- ♦ Lump Sum Payment Discount
- ♦ Death Benefit up to \$5,000
- ♦ 5% Compounded Inflation Protection
- ♦ Waiver of Payment
- ♦ 60-Day Elimination Period (Preferred)
- ♦ Optional Payment Terms (20, 25, 30, 35 and 40 years)

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



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