CLAIM(S):

1. A filter device comprising a point of use shower head device or a point of use faucet head device comprising a housing having an inlet and an outlet and defining a fluid flow path between the inlet and the outlet, and a filter arrangement comprising a host filter comprising a sterilizing grade water filter comprising (a) a hollow cylindrical porous host filter element having a first end and a second end; (b) a first end cap arranged at the first end or the second end of the hollow cylindrical porous host filter element, the first end cap having an outer diameter; and, (c) an outer surface; and, (d) a porous fibrous hollow cylindrical prefiltration element compression fit on the outer diameter of the first end cap, and covering exposed outer surface of the host filter, wherein the filter arrangement is arranged across the fluid flow path.

2. A method of processing fluid, the method comprising passing fluid through the filter device of claim 1, and dispensing sterile water from the filter device.