

Group Critical Illness Insurance

Premium Rates

Employee Non-Tobacco Monthly Premiums

Age	\$5,000	\$10,000	\$15,000	\$20,000
18-25	\$1.75	\$3.49	\$5.24	\$6.98
26-30	\$2.36	\$4.71	\$7.07	\$9.42
31-35	\$2.97	\$5.94	\$8.91	\$11.88
36-40	\$3.85	\$7.71	\$11.56	\$15.42
41-45	\$5.23	\$10.46	\$15.69	\$20.92
46-50	\$6.89	\$13.77	\$20.66	\$27.55
51-55	\$10.75	\$21.51	\$32.26	\$43.01
56-60	\$12.79	\$25.59	\$38.38	\$51.17
61-65	\$20.63	\$41.27	\$61.90	\$82.53
66+	\$33.53	\$67.06	\$100.59	\$134.11

Spouse Non-Tobacco Monthly Premiums

Age	\$5,000	\$7,500	\$10,000
18-25	\$1.75	\$2.62	\$3.49
26-30	\$2.36	\$3.53	\$4.71
31-35	\$2.97	\$4.45	\$5.94
36-40	\$3.85	\$5.78	\$7.71
41-45	\$5.23	\$7.84	\$10.46
46-50	\$6.89	\$10.33	\$13.77
51-55	\$10.75	\$16.13	\$21.51
56-60	\$12.79	\$19.19	\$25.59
61-65	\$20.63	\$30.95	\$41.27
66+	\$33.53	\$50.29	\$67.06

Employee Tobacco Monthly Premiums

Age	\$5,000	\$10,000	\$15,000	\$20,000
18-25	\$2.36	\$4.72	\$7.09	\$9.45
26-30	\$3.26	\$6.52	\$9.78	\$13.04
31-35	\$4.50	\$8.99	\$13.49	\$17.99
36-40	\$6.27	\$12.55	\$18.82	\$25.10
41-45	\$8.38	\$16.76	\$25.14	\$33.52
46-50	\$10.90	\$21.80	\$32.69	\$43.59
51-55	\$17.28	\$34.57	\$51.85	\$69.14
56-60	\$21.73	\$43.47	\$65.20	\$86.93
61-65	\$34.11	\$68.22	\$102.32	\$136.43
66+	\$53.70	\$107.40	\$161.09	\$214.79

Spouse Tobacco Monthly Premiums

Age	\$5,000	\$7,500	\$10,000
18-25	\$2.36	\$3.54	\$4.72
26-30	\$3.26	\$4.89	\$6.52
31-35	\$4.50	\$6.75	\$8.99
36-40	\$6.27	\$9.41	\$12.55
41-45	\$8.38	\$12.57	\$16.76
46-50	\$10.90	\$16.35	\$21.80
51-55	\$17.28	\$25.93	\$34.57
56-60	\$21.73	\$32.60	\$43.47
61-65	\$34.11	\$51.16	\$68.22
66+	\$53.70	\$80.55	\$107.40

The premium and product availability indicated in this proposal are subject to change as a result of final underwriting.