

Voluntary Workplace Benefits - Specified Critical Illness

Non-Tobacco

Semi-Monthly Premiums

**Non-Tobacco
Semi monthly**

These rates are not to be used in California, Florida or Maryland.

Face Amount*	Issue Ages 16 - 29			Issue Ages 30 - 39			Issue Ages 40 - 49			Issue Ages 50 - 59			Issue Ages 60 - 69**		
	Critical Illness	Cancer Rider	HSB Rider***	Critical Illness	Cancer Rider	HSB Rider***	Critical Illness	Cancer Rider	HSB Rider***	Critical Illness	Cancer Rider	HSB Rider***	Critical Illness	Cancer Rider	HSB Rider***
\$5,000	0.55	0.44	0.87	1.07	0.72	0.87	2.06	1.54	0.87	3.58	2.82	0.87	5.77	4.49	0.87
\$6,000	0.63	0.52	0.87	1.28	0.85	0.87	2.47	1.85	0.87	4.29	3.36	0.87	6.92	5.38	0.87
\$7,000	0.74	0.61	0.87	1.48	1.00	0.87	2.89	2.15	0.87	5.01	3.93	0.87	8.06	6.29	0.87
\$8,000	0.85	0.70	0.87	1.69	1.13	0.87	3.30	2.45	0.87	5.72	4.49	0.87	9.21	7.18	0.87
\$9,000	0.96	0.78	0.87	1.91	1.28	0.87	3.71	2.76	0.87	6.44	5.05	0.87	10.36	8.06	0.87
\$10,000	1.07	0.87	0.87	2.11	1.41	0.87	4.12	3.06	0.87	7.15	5.62	0.87	11.51	8.95	0.87
\$11,000	1.17	0.96	0.87	2.32	1.54	0.87	4.53	3.36	0.87	7.87	6.18	0.87	12.66	9.86	0.87
\$12,000	1.28	1.02	0.87	2.54	1.69	0.87	4.92	3.67	0.87	8.58	6.74	0.87	13.81	10.75	0.87
\$13,000	1.37	1.11	0.87	2.73	1.82	0.87	5.33	3.97	0.87	9.30	7.28	0.87	14.95	11.64	0.87
\$14,000	1.48	1.20	0.87	2.95	1.98	0.87	5.75	4.27	0.87	10.01	7.85	0.87	16.10	12.55	0.87
\$15,000	1.59	1.28	0.87	3.17	2.11	0.87	6.16	4.60	0.87	10.73	8.41	0.87	17.27	13.44	0.87
\$16,000	1.69	1.37	0.87	3.36	2.26	0.87	6.57	4.90	0.87	11.44	8.97	0.87	18.42	14.33	0.87
\$17,000	1.80	1.46	0.87	3.58	2.39	0.87	6.98	5.20	0.87	12.16	9.54	0.87	19.57	15.24	0.87
\$18,000	1.91	1.54	0.87	3.80	2.54	0.87	7.39	5.51	0.87	12.87	10.10	0.87	20.72	16.12	0.87
\$19,000	2.00	1.63	0.87	4.01	2.67	0.87	7.80	5.81	0.87	13.59	10.64	0.87	21.87	17.01	0.87
\$20,000	2.11	1.72	0.87	4.21	2.82	0.87	8.22	6.11	0.87	14.30	11.21	0.87	23.01	17.92	0.87
\$21,000	2.21	1.80	0.87	4.42	2.95	0.87	8.63	6.42	0.87	15.02	11.77	0.87	24.16	18.81	0.87
\$22,000	2.32	1.89	0.87	4.64	3.10	0.87	9.04	6.72	0.87	15.73	12.33	0.87	25.31	19.70	0.87
\$23,000	2.43	1.98	0.87	4.84	3.23	0.87	9.45	7.02	0.87	16.45	12.90	0.87	26.46	20.59	0.87
\$24,000	2.54	2.06	0.87	5.05	3.36	0.87	9.86	7.33	0.87	17.16	13.46	0.87	27.61	21.50	0.87
\$25,000	2.65	2.13	0.87	5.27	3.51	0.87	10.25	7.63	0.87	17.88	14.02	0.87	28.76	22.39	0.87
\$26,000	2.73	2.21	0.87	5.46	3.64	0.87	10.66	7.93	0.87	18.59	14.56	0.87	29.90	23.27	0.87
\$27,000	2.84	2.30	0.87	5.68	3.80	0.87	11.08	8.24	0.87	19.31	15.13	0.87	31.05	24.18	0.87
\$28,000	2.95	2.39	0.87	5.90	3.93	0.87	11.49	8.56	0.87	20.02	15.69	0.87	32.22	25.07	0.87
\$29,000	3.06	2.47	0.87	6.09	4.08	0.87	11.90	8.87	0.87	20.74	16.25	0.87	33.37	25.96	0.87
\$30,000	3.17	2.56	0.87	6.31	4.21	0.87	12.31	9.17	0.87	21.45	16.82	0.87	34.52	26.87	0.87

Child Rider

Face Amount	Critical Illness	Cancer Rider	HSB Rider***
\$2,500	0.35	0.37	1.09
\$5,000	0.70	0.72	1.09

* The spouse face amount maximum is \$30,000 (TX maximum \$25,000).

Employee coverage in Washington is limited to a minimum Face Amount of \$25,000.

Georgia applicants must have Comprehensive Health coverage before applying for Specified Critical Illness coverage.

New Hampshire: CI01 not available.

** Spouse coverage is issued up to age 64 for all states.

***The Health Screening Benefit Rider provides \$50 per calendar year per covered person(s).

***Once the Health Screening Benefit Rider is chosen by the employer, all insureds covered by a Critical Illness policy or Critical Illness rider will automatically receive this benefit.

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Non-Tobacco

Semi-Monthly Premiums

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Semi monthly**

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Face Amount*	Issue Ages 16 - 29			Issue Ages 30 - 39			Issue Ages 40 - 49			Issue Ages 50 - 59			Issue Ages 60 - 69**		
	Critical Illness	Cancer Rider	HSB Rider***	Critical Illness	Cancer Rider	HSB Rider***	Critical Illness	Cancer Rider	HSB Rider***	Critical Illness	Cancer Rider	HSB Rider***	Critical Illness	Cancer Rider	HSB Rider***
\$35,000	3.69	2.99	0.87	7.37	4.92	0.87	14.37	10.69	0.87	25.03	19.61	0.87	40.26	31.33	0.87
\$40,000	4.21	3.41	0.87	8.41	5.62	0.87	16.41	12.20	0.87	28.60	22.41	0.87	46.00	35.82	0.87
\$45,000	4.73	3.84	0.87	9.47	6.31	0.87	18.46	13.74	0.87	32.18	25.20	0.87	51.77	40.28	0.87
\$50,000	5.27	4.27	0.87	10.51	7.00	0.87	20.52	15.26	0.87	35.75	28.02	0.87	57.51	44.77	0.87

Child Rider

Face Amount	Critical Illness	Cancer Rider	HSB Rider***
\$2,500	0.35	0.37	1.09
\$5,000	0.70	0.72	1.09

* The spouse face amount maximum is \$30,000 (TX maximum \$25,000).

Employee coverage in Washington is limited to a minimum Face Amount of \$25,000.

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New Hampshire: CI01 not available.

** Spouse coverage is issued up to age 64 for all states.

***The Health Screening Benefit Rider provides \$50 per calendar year per covered person(s).

***Once the Health Screening Benefit Rider is chosen by the employer, all insureds covered by a Critical Illness policy or Critical Illness rider will automatically receive this benefit.

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Face Amount*	Issue Ages 16 - 29			Issue Ages 30 - 39			Issue Ages 40 - 49			Issue Ages 50 - 59			Issue Ages 60 - 69**		
	Critical Illness	Cancer Rider	HSB Rider***	Critical Illness	Cancer Rider	HSB Rider***	Critical Illness	Cancer Rider	HSB Rider***	Critical Illness	Cancer Rider	HSB Rider***	Critical Illness	Cancer Rider	HSB Rider***
\$5,000	0.83	0.76	0.87	1.85	1.28	0.87	3.97	3.34	0.87	7.24	5.51	0.87	11.03	9.06	0.87
\$6,000	1.00	0.91	0.87	2.19	1.54	0.87	4.75	4.01	0.87	8.69	6.61	0.87	13.24	10.88	0.87
\$7,000	1.17	1.07	0.87	2.56	1.80	0.87	5.55	4.66	0.87	10.12	7.72	0.87	15.45	12.68	0.87
\$8,000	1.33	1.22	0.87	2.93	2.06	0.87	6.33	5.33	0.87	11.57	8.82	0.87	17.66	14.50	0.87
\$9,000	1.50	1.37	0.87	3.30	2.30	0.87	7.13	6.01	0.87	13.03	9.91	0.87	19.85	16.30	0.87
\$10,000	1.67	1.52	0.87	3.67	2.56	0.87	7.91	6.66	0.87	14.46	11.01	0.87	22.06	18.12	0.87
\$11,000	1.82	1.67	0.87	4.03	2.82	0.87	8.69	7.33	0.87	15.91	12.12	0.87	24.27	19.92	0.87
\$12,000	2.00	1.80	0.87	4.40	3.08	0.87	9.49	8.00	0.87	17.36	13.22	0.87	26.48	21.74	0.87
\$13,000	2.15	1.95	0.87	4.75	3.32	0.87	10.27	8.65	0.87	18.79	14.30	0.87	28.67	23.53	0.87
\$14,000	2.32	2.11	0.87	5.12	3.58	0.87	11.08	9.32	0.87	20.24	15.41	0.87	30.88	25.35	0.87
\$15,000	2.50	2.26	0.87	5.49	3.84	0.87	11.86	9.99	0.87	21.69	16.51	0.87	33.09	27.15	0.87
\$16,000	2.65	2.41	0.87	5.85	4.10	0.87	12.66	10.64	0.87	23.12	17.62	0.87	35.30	28.97	0.87
\$17,000	2.82	2.56	0.87	6.22	4.34	0.87	13.44	11.31	0.87	24.57	18.70	0.87	37.49	30.79	0.87
\$18,000	2.97	2.71	0.87	6.59	4.60	0.87	14.24	11.99	0.87	26.03	19.81	0.87	39.70	32.59	0.87
\$19,000	3.15	2.86	0.87	6.94	4.86	0.87	15.02	12.66	0.87	27.48	20.91	0.87	41.91	34.41	0.87
\$20,000	3.32	3.02	0.87	7.31	5.12	0.87	15.82	13.31	0.87	28.91	22.02	0.87	44.12	36.21	0.87
\$21,000	3.47	3.17	0.87	7.67	5.38	0.87	16.60	13.98	0.87	30.36	23.12	0.87	46.33	38.03	0.87
\$22,000	3.64	3.32	0.87	8.04	5.62	0.87	17.40	14.65	0.87	31.81	24.21	0.87	48.52	39.83	0.87
\$23,000	3.82	3.47	0.87	8.41	5.88	0.87	18.18	15.30	0.87	33.24	25.31	0.87	50.73	41.65	0.87
\$24,000	3.97	3.62	0.87	8.78	6.14	0.87	18.96	15.97	0.87	34.69	26.42	0.87	52.94	43.45	0.87
\$25,000	4.14	3.75	0.87	9.15	6.40	0.87	19.76	16.64	0.87	36.14	27.52	0.87	55.15	45.27	0.87
\$26,000	4.29	3.90	0.87	9.49	6.63	0.87	20.54	17.29	0.87	37.57	28.60	0.87	57.33	47.06	0.87
\$27,000	4.47	4.06	0.87	9.86	6.89	0.87	21.35	17.97	0.87	39.03	29.71	0.87	59.54	48.88	0.87
\$28,000	4.64	4.21	0.87	10.23	7.15	0.87	22.13	18.64	0.87	40.48	30.81	0.87	61.75	50.68	0.87
\$29,000	4.79	4.36	0.87	10.60	7.41	0.87	22.93	19.29	0.87	41.91	31.92	0.87	63.96	52.50	0.87
\$30,000	4.97	4.51	0.87	10.97	7.65	0.87	23.71	19.96	0.87	43.36	33.00	0.87	66.15	54.32	0.87

Child Rider

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\$5,000	0.70	0.72	1.09

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\$35,000	5.79	5.27	0.87	12.79	8.93	0.87	27.67	23.30	0.87	50.60	38.51	0.87	77.18	63.36	0.87
\$40,000	6.61	6.01	0.87	14.61	10.21	0.87	31.62	26.61	0.87	57.81	44.01	0.87	88.21	72.41	0.87
\$45,000	7.44	6.76	0.87	16.43	11.49	0.87	35.56	29.95	0.87	65.05	49.51	0.87	99.24	81.47	0.87
\$50,000	8.26	7.52	0.87	18.27	12.77	0.87	39.50	33.26	0.87	72.26	55.02	0.87	110.27	90.51	0.87

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