

## Ross-dd's

### Group Critical Illness Insurance Rates (per pay period)

Rates effective 1/1/2025

#### Biweekly (26pp/Yr)

##### NON-TOBACCO – Associate

Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18–25	\$1.87	\$2.70	\$3.52	\$4.35	\$5.17	\$5.99
26–30	\$2.16	\$3.28	\$4.39	\$5.50	\$6.61	\$7.73
31–35	\$2.35	\$3.65	\$4.95	\$6.25	\$7.56	\$8.86
36–40	\$2.77	\$4.49	\$6.20	\$7.92	\$9.64	\$11.36
41–45	\$3.15	\$5.25	\$7.35	\$9.45	\$11.55	\$13.66
46–50	\$3.59	\$6.13	\$8.67	\$11.21	\$13.75	\$16.28
51–55	\$5.04	\$9.03	\$13.02	\$17.01	\$21.01	\$25.00
56–60	\$4.94	\$8.84	\$12.73	\$16.63	\$20.52	\$24.42
61–65	\$9.14	\$17.24	\$25.33	\$33.42	\$41.51	\$49.61
66+	\$15.38	\$29.72	\$44.05	\$58.38	\$72.72	\$87.05

##### NON-TOBACCO – Spouse

Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18–25	\$1.74	\$2.43	\$3.13	\$3.82	\$4.51	\$5.20
26–30	\$2.03	\$3.01	\$3.99	\$4.97	\$5.96	\$6.94
31–35	\$2.22	\$3.39	\$4.56	\$5.73	\$6.90	\$8.07
36–40	\$2.64	\$4.22	\$5.81	\$7.39	\$8.98	\$10.57
41–45	\$3.02	\$4.99	\$6.96	\$8.93	\$10.90	\$12.86
46–50	\$3.46	\$5.86	\$8.27	\$10.68	\$13.08	\$15.49
51–55	\$4.91	\$8.77	\$12.63	\$16.49	\$20.35	\$24.21
56–60	\$4.81	\$8.58	\$12.34	\$16.10	\$19.86	\$23.63
61–65	\$9.01	\$16.97	\$24.93	\$32.89	\$40.85	\$48.82
66+	\$15.25	\$29.45	\$43.65	\$57.86	\$72.06	\$86.26

- Rates include cancer benefits.
- Rates include: \$125 Health Screening Benefit, Benign Brain Tumor 100%, Advanced Alzheimer's Disease 100%, Advanced Parkinson's Disease 100%, and other additional riders.
- For Tobacco rates, call **1-800-906-8789**.
- Children are covered at 50% at no additional cost to the Associate.

## Semimonthly (24pp/Yr)

### NON-TOBACCO – Associate

Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18–25	\$2.03	\$2.93	\$3.82	\$4.71	\$5.60	\$6.50
26–30	\$2.35	\$3.55	\$4.76	\$5.96	\$7.17	\$8.37
31–35	\$2.55	\$3.96	\$5.37	\$6.78	\$8.19	\$9.60
36–40	\$3.00	\$4.86	\$6.72	\$8.58	\$10.44	\$12.31
41–45	\$3.42	\$5.69	\$7.97	\$10.24	\$12.52	\$14.80
46–50	\$3.89	\$6.64	\$9.39	\$12.14	\$14.89	\$17.64
51–55	\$5.46	\$9.79	\$14.11	\$18.44	\$22.76	\$27.08
56–60	\$5.36	\$9.58	\$13.80	\$18.02	\$22.23	\$26.45
61–65	\$9.91	\$18.67	\$27.44	\$36.21	\$44.98	\$53.74
66+	\$16.67	\$32.20	\$47.72	\$63.25	\$78.78	\$94.31

### NON-TOBACCO – Spouse

Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18–25	\$1.89	\$2.64	\$3.39	\$4.14	\$4.89	\$5.64
26–30	\$2.20	\$3.27	\$4.33	\$5.39	\$6.45	\$7.52
31–35	\$2.41	\$3.67	\$4.94	\$6.21	\$7.47	\$8.74
36–40	\$2.86	\$4.58	\$6.29	\$8.01	\$9.73	\$11.45
41–45	\$3.27	\$5.41	\$7.54	\$9.67	\$11.81	\$13.94
46–50	\$3.75	\$6.35	\$8.96	\$11.57	\$14.18	\$16.78
51–55	\$5.32	\$9.50	\$13.68	\$17.86	\$22.04	\$26.23
56–60	\$5.22	\$9.29	\$13.37	\$17.44	\$21.52	\$25.60
61–65	\$9.76	\$18.39	\$27.01	\$35.64	\$44.26	\$52.89
66+	\$16.52	\$31.91	\$47.29	\$62.68	\$78.06	\$93.45

- Rates include cancer benefits.
- Rates include: \$125 Health Screening Benefit, Benign Brain Tumor 100%, Advanced Alzheimer’s Disease 100%, Advanced Parkinson’s Disease 100%, and other additional riders.
- For Tobacco rates, call **1-800-906-8789**.
- Children are covered at 50% at no additional cost to the Associate.