

Premium Rates

Employee Non-Tobacco Monthly Premiums

Age	\$10,000	\$20,000	\$30,000
18-25	\$4.19	\$6.86	\$9.53
26-30	\$5.37	\$9.23	\$13.08
31-35	\$6.14	\$10.75	\$15.37
36-40	\$7.82	\$14.12	\$20.42
41-45	\$9.32	\$17.13	\$24.94
46-50	\$11.02	\$20.52	\$30.02
51-55	\$16.75	\$31.99	\$47.22
56-60	\$16.33	\$31.14	\$45.95
61-65	\$33.22	\$64.92	\$96.62
66+	\$58.48	\$115.44	\$172.40

Spouse Non-Tobacco Monthly Premiums

Age	\$5,000	\$10,000	\$15,000
18-25	\$2.85	\$4.19	\$5.52
26-30	\$3.45	\$5.37	\$7.30
31-35	\$3.83	\$6.14	\$8.44
36-40	\$4.67	\$7.82	\$10.97
41-45	\$5.42	\$9.32	\$13.23
46-50	\$6.27	\$11.02	\$15.77
51-55	\$9.14	\$16.75	\$24.37
56-60	\$8.92	\$16.33	\$23.73
61-65	\$17.37	\$33.22	\$49.07
66+	\$30	\$58.48	\$86.96

Employee Tobacco Monthly Premiums

Age	\$10,000	\$20,000	\$30,000
18-25	\$5.45	\$9.38	\$13.30
26-30	\$7.08	\$12.63	\$18.19
31-35	\$8.72	\$15.92	\$23.12
36-40	\$11.64	\$21.76	\$31.88
41-45	\$13.92	\$26.31	\$38.71
46-50	\$16.54	\$31.55	\$46.57
51-55	\$25.80	\$50.08	\$74.36
56-60	\$26.07	\$50.62	\$75.17
61-65	\$51.77	\$102.02	\$152.27
66+	\$89.13	\$176.75	\$264.36

Spouse Tobacco Monthly Premiums

Age	\$5,000	\$10,000	\$15,000
18-25	\$3.48	\$5.45	\$7.41
26-30	\$4.30	\$7.08	\$9.85
31-35	\$5.12	\$8.72	\$12.32
36-40	\$6.58	\$11.64	\$16.70
41-45	\$7.72	\$13.92	\$20.11
46-50	\$9.03	\$16.54	\$24.04
51-55	\$13.66	\$25.80	\$37.94
56-60	\$13.79	\$26.07	\$38.34
61-65	\$26.64	\$51.77	\$76.90
66+	\$45.33	\$89.13	\$132.94

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