

GROUP CRITICAL ILLNESS



SAP America - Semimonthly (24pp/yr)

NONTOBACCO - Employee						
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$ 2.90	\$ 4.12	\$ 5.35	\$ 6.57	\$ 7.80	\$ 9.02
30-39	\$ 4.24	\$ 6.31	\$ 8.39	\$ 10.46	\$ 12.54	\$ 14.61
40-49	\$ 8.46	\$ 12.96	\$ 17.46	\$ 21.96	\$ 26.46	\$ 30.96
50-59	\$ 13.82	\$ 21.43	\$ 29.03	\$ 36.64	\$ 44.25	\$ 51.86
60-69	\$ 21.65	\$ 33.82	\$ 46.00	\$ 58.17	\$ 70.35	\$ 82.52

NONTOBACCO - Spouse						
Issue Age	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
18-29	\$ 2.28	\$ 2.90	\$ 3.51	\$ 4.12	\$ 4.73	\$ 5.35
30-39	\$ 3.20	\$ 4.24	\$ 5.27	\$ 6.31	\$ 7.35	\$ 8.39
40-49	\$ 6.21	\$ 8.46	\$ 10.71	\$ 12.96	\$ 15.21	\$ 17.46
50-59	\$ 10.01	\$ 13.82	\$ 17.62	\$ 21.43	\$ 25.23	\$ 29.03
60-69	\$ 15.56	\$ 21.65	\$ 27.73	\$ 33.82	\$ 39.91	\$ 46.00

TOBACCO - Employee						
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$ 3.70	\$ 5.72	\$ 7.75	\$ 9.77	\$ 11.80	\$ 13.82
30-39	\$ 5.74	\$ 9.31	\$ 12.89	\$ 16.46	\$ 20.04	\$ 23.61
40-49	\$ 13.44	\$ 22.91	\$ 32.39	\$ 41.86	\$ 51.34	\$ 60.81
50-59	\$ 21.44	\$ 36.66	\$ 51.89	\$ 67.11	\$ 82.34	\$ 97.56
60-69	\$ 33.82	\$ 58.17	\$ 82.52	\$ 106.87	\$ 131.22	\$ 155.57

TOBACCO - Spouse						
Issue Age	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
18-29	\$ 2.68	\$ 3.70	\$ 4.71	\$ 5.72	\$ 6.73	\$ 7.75
30-39	\$ 3.95	\$ 5.74	\$ 7.52	\$ 9.31	\$ 11.10	\$ 12.89
40-49	\$ 8.70	\$ 13.44	\$ 18.17	\$ 22.91	\$ 27.65	\$ 32.39
50-59	\$ 13.82	\$ 21.44	\$ 29.05	\$ 36.66	\$ 44.27	\$ 51.89
60-69	\$ 21.65	\$ 33.82	\$ 46.00	\$ 58.17	\$ 70.35	\$ 82.52

Rates include cancer benefit. Rates include cancer expense benefit.

Rates include: \$50 Health Screening Benefit, and no additional riders.

Please Note: Premiums shown are accurate as of publication. They are subject to change.



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Underwritten by:
Continental American Insurance Company
2801 Devine Street | Columbia, South Carolina 29205

GROUP CRITICAL ILLNESS



SAP America - Weekly (52pp/yr)

NONTOBACCO - Employee						
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$ 1.34	\$ 1.90	\$ 2.47	\$ 3.03	\$ 3.60	\$ 4.16
30-39	\$ 1.95	\$ 2.91	\$ 3.86	\$ 4.82	\$ 5.78	\$ 6.74
40-49	\$ 3.91	\$ 5.98	\$ 8.06	\$ 10.14	\$ 12.21	\$ 14.29
50-59	\$ 6.37	\$ 9.88	\$ 13.39	\$ 16.91	\$ 20.42	\$ 23.93
60-69	\$ 9.99	\$ 15.61	\$ 21.23	\$ 26.85	\$ 32.47	\$ 38.09

NONTOBACCO - Spouse						
Issue Age	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
18-29	\$ 1.05	\$ 1.34	\$ 1.62	\$ 1.90	\$ 2.18	\$ 2.47
30-39	\$ 1.47	\$ 1.95	\$ 2.43	\$ 2.91	\$ 3.38	\$ 3.86
40-49	\$ 2.87	\$ 3.91	\$ 4.95	\$ 5.98	\$ 7.02	\$ 8.06
50-59	\$ 4.62	\$ 6.37	\$ 8.13	\$ 9.88	\$ 11.64	\$ 13.39
60-69	\$ 7.18	\$ 9.99	\$ 12.80	\$ 15.61	\$ 18.42	\$ 21.23

TOBACCO - Employee						
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$ 1.70	\$ 2.64	\$ 3.57	\$ 4.51	\$ 5.44	\$ 6.38
30-39	\$ 2.64	\$ 4.29	\$ 5.94	\$ 7.59	\$ 9.24	\$ 10.89
40-49	\$ 6.20	\$ 10.58	\$ 14.95	\$ 19.32	\$ 23.70	\$ 28.07
50-59	\$ 9.89	\$ 16.91	\$ 23.94	\$ 30.97	\$ 37.99	\$ 45.02
60-69	\$ 15.61	\$ 26.85	\$ 38.09	\$ 49.32	\$ 60.56	\$ 71.80

TOBACCO - Spouse						
Issue Age	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
18-29	\$ 1.24	\$ 1.70	\$ 2.17	\$ 2.64	\$ 3.11	\$ 3.57
30-39	\$ 1.82	\$ 2.64	\$ 3.47	\$ 4.29	\$ 5.12	\$ 5.94
40-49	\$ 4.02	\$ 6.20	\$ 8.39	\$ 10.58	\$ 12.76	\$ 14.95
50-59	\$ 6.37	\$ 9.89	\$ 13.40	\$ 16.91	\$ 20.43	\$ 23.94
60-69	\$ 9.99	\$ 15.61	\$ 21.23	\$ 26.85	\$ 32.47	\$ 38.09

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GROUP CRITICAL ILLNESS



SAP America - Biweekly (26pp/yr)

NONTOBACCO - Employee						
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$ 2.67	\$ 3.80	\$ 4.93	\$ 6.06	\$ 7.19	\$ 8.32
30-39	\$ 3.91	\$ 5.82	\$ 7.74	\$ 9.65	\$ 11.57	\$ 13.48
40-49	\$ 7.80	\$ 11.96	\$ 16.11	\$ 20.27	\$ 24.42	\$ 28.57
50-59	\$ 12.75	\$ 19.78	\$ 26.80	\$ 33.82	\$ 40.85	\$ 47.87
60-69	\$ 19.98	\$ 31.22	\$ 42.46	\$ 53.69	\$ 64.93	\$ 76.17

NONTOBACCO - Spouse						
Issue Age	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
18-29	\$ 2.11	\$ 2.67	\$ 3.24	\$ 3.80	\$ 4.37	\$ 4.93
30-39	\$ 2.95	\$ 3.91	\$ 4.86	\$ 5.82	\$ 6.78	\$ 7.74
40-49	\$ 5.73	\$ 7.80	\$ 9.88	\$ 11.96	\$ 14.03	\$ 16.11
50-59	\$ 9.24	\$ 12.75	\$ 16.26	\$ 19.78	\$ 23.29	\$ 26.80
60-69	\$ 14.36	\$ 19.98	\$ 25.60	\$ 31.22	\$ 36.84	\$ 42.46

TOBACCO - Employee						
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$ 3.41	\$ 5.28	\$ 7.15	\$ 9.02	\$ 10.89	\$ 12.76
30-39	\$ 5.29	\$ 8.59	\$ 11.89	\$ 15.19	\$ 18.49	\$ 21.79
40-49	\$ 12.40	\$ 21.14	\$ 29.89	\$ 38.63	\$ 47.38	\$ 56.13
50-59	\$ 19.78	\$ 33.84	\$ 47.89	\$ 61.95	\$ 76.00	\$ 90.05
60-69	\$ 31.22	\$ 53.69	\$ 76.17	\$ 98.65	\$ 121.12	\$ 143.60

TOBACCO - Spouse						
Issue Age	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
18-29	\$ 2.47	\$ 3.41	\$ 4.34	\$ 5.28	\$ 6.21	\$ 7.15
30-39	\$ 3.64	\$ 5.29	\$ 6.94	\$ 8.59	\$ 10.24	\$ 11.89
40-49	\$ 8.02	\$ 12.40	\$ 16.77	\$ 21.14	\$ 25.52	\$ 29.89
50-59	\$ 12.76	\$ 19.78	\$ 26.81	\$ 33.84	\$ 40.86	\$ 47.89
60-69	\$ 19.98	\$ 31.22	\$ 42.46	\$ 53.69	\$ 64.93	\$ 76.17

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GROUP CRITICAL ILLNESS



SAP America - Semimonthly (24pp/yr)

NONTOBACCO - Employee						
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$ 2.90	\$ 4.12	\$ 5.35	\$ 6.57	\$ 7.80	\$ 9.02
30-39	\$ 4.24	\$ 6.31	\$ 8.39	\$ 10.46	\$ 12.54	\$ 14.61
40-49	\$ 8.46	\$ 12.96	\$ 17.46	\$ 21.96	\$ 26.46	\$ 30.96
50-59	\$ 13.82	\$ 21.43	\$ 29.03	\$ 36.64	\$ 44.25	\$ 51.86
60-69	\$ 21.65	\$ 33.82	\$ 46.00	\$ 58.17	\$ 70.35	\$ 82.52

NONTOBACCO - Spouse						
Issue Age	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
18-29	\$ 2.28	\$ 2.90	\$ 3.51	\$ 4.12	\$ 4.73	\$ 5.35
30-39	\$ 3.20	\$ 4.24	\$ 5.27	\$ 6.31	\$ 7.35	\$ 8.39
40-49	\$ 6.21	\$ 8.46	\$ 10.71	\$ 12.96	\$ 15.21	\$ 17.46
50-59	\$ 10.01	\$ 13.82	\$ 17.62	\$ 21.43	\$ 25.23	\$ 29.03
60-69	\$ 15.56	\$ 21.65	\$ 27.73	\$ 33.82	\$ 39.91	\$ 46.00

TOBACCO - Employee						
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$ 3.70	\$ 5.72	\$ 7.75	\$ 9.77	\$ 11.80	\$ 13.82
30-39	\$ 5.74	\$ 9.31	\$ 12.89	\$ 16.46	\$ 20.04	\$ 23.61
40-49	\$ 13.44	\$ 22.91	\$ 32.39	\$ 41.86	\$ 51.34	\$ 60.81
50-59	\$ 21.44	\$ 36.66	\$ 51.89	\$ 67.11	\$ 82.34	\$ 97.56
60-69	\$ 33.82	\$ 58.17	\$ 82.52	\$ 106.87	\$ 131.22	\$ 155.57

TOBACCO - Spouse						
Issue Age	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
18-29	\$ 2.68	\$ 3.70	\$ 4.71	\$ 5.72	\$ 6.73	\$ 7.75
30-39	\$ 3.95	\$ 5.74	\$ 7.52	\$ 9.31	\$ 11.10	\$ 12.89
40-49	\$ 8.70	\$ 13.44	\$ 18.17	\$ 22.91	\$ 27.65	\$ 32.39
50-59	\$ 13.82	\$ 21.44	\$ 29.05	\$ 36.66	\$ 44.27	\$ 51.89
60-69	\$ 21.65	\$ 33.82	\$ 46.00	\$ 58.17	\$ 70.35	\$ 82.52

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GROUP CRITICAL ILLNESS



SAP America - Monthly (12pp/yr)

NONTOBACCO - Employee						
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$ 5.79	\$ 8.24	\$ 10.69	\$ 13.14	\$ 15.59	\$ 18.04
30-39	\$ 8.46	\$ 12.61	\$ 16.76	\$ 20.91	\$ 25.06	\$ 29.21
40-49	\$ 16.91	\$ 25.91	\$ 34.91	\$ 43.91	\$ 52.91	\$ 61.91
50-59	\$ 27.63	\$ 42.84	\$ 58.06	\$ 73.28	\$ 88.49	\$ 103.71
60-69	\$ 43.29	\$ 67.64	\$ 91.99	\$ 116.34	\$ 140.69	\$ 165.04

NONTOBACCO - Spouse						
Issue Age	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
18-29	\$ 4.57	\$ 5.79	\$ 7.02	\$ 8.24	\$ 9.47	\$ 10.69
30-39	\$ 6.39	\$ 8.46	\$ 10.54	\$ 12.61	\$ 14.69	\$ 16.76
40-49	\$ 12.41	\$ 16.91	\$ 21.41	\$ 25.91	\$ 30.41	\$ 34.91
50-59	\$ 20.02	\$ 27.63	\$ 35.23	\$ 42.84	\$ 50.45	\$ 58.06
60-69	\$ 31.12	\$ 43.29	\$ 55.47	\$ 67.64	\$ 79.82	\$ 91.99

TOBACCO - Employee						
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$ 7.39	\$ 11.44	\$ 15.49	\$ 19.54	\$ 23.59	\$ 27.64
30-39	\$ 11.46	\$ 18.61	\$ 25.76	\$ 32.91	\$ 40.06	\$ 47.21
40-49	\$ 26.86	\$ 45.81	\$ 64.76	\$ 83.71	\$ 102.66	\$ 121.61
50-59	\$ 42.86	\$ 73.31	\$ 103.76	\$ 134.21	\$ 164.66	\$ 195.11
60-69	\$ 67.64	\$ 116.34	\$ 165.04	\$ 213.74	\$ 262.44	\$ 311.14

TOBACCO - Spouse						
Issue Age	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
18-29	\$ 5.37	\$ 7.39	\$ 9.42	\$ 11.44	\$ 13.47	\$ 15.49
30-39	\$ 7.89	\$ 11.46	\$ 15.04	\$ 18.61	\$ 22.19	\$ 25.76
40-49	\$ 17.39	\$ 26.86	\$ 36.34	\$ 45.81	\$ 55.29	\$ 64.76
50-59	\$ 27.64	\$ 42.86	\$ 58.09	\$ 73.31	\$ 88.54	\$ 103.76
60-69	\$ 43.29	\$ 67.64	\$ 91.99	\$ 116.34	\$ 140.69	\$ 165.04

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GROUP CRITICAL ILLNESS



SAP America - Annual (1pp/yr)

NONTOBACCO - Employee						
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$ 69.48	\$ 98.88	\$ 128.28	\$ 157.68	\$ 187.08	\$ 216.48
30-39	\$ 101.52	\$ 151.32	\$ 201.12	\$ 250.92	\$ 300.72	\$ 350.52
40-49	\$ 202.92	\$ 310.92	\$ 418.92	\$ 526.92	\$ 634.92	\$ 742.92
50-59	\$ 331.52	\$ 514.12	\$ 696.72	\$ 879.32	\$ 1,061.92	\$ 1,244.52
60-69	\$ 519.48	\$ 811.68	\$ 1,103.88	\$ 1,396.08	\$ 1,688.28	\$ 1,980.48

NONTOBACCO - Spouse						
Issue Age	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
18-29	\$ 54.78	\$ 69.48	\$ 84.18	\$ 98.88	\$ 113.58	\$ 128.28
30-39	\$ 76.62	\$ 101.52	\$ 126.42	\$ 151.32	\$ 176.22	\$ 201.12
40-49	\$ 148.92	\$ 202.92	\$ 256.92	\$ 310.92	\$ 364.92	\$ 418.92
50-59	\$ 240.22	\$ 331.52	\$ 422.82	\$ 514.12	\$ 605.42	\$ 696.72
60-69	\$ 373.38	\$ 519.48	\$ 665.58	\$ 811.68	\$ 957.78	\$ 1,103.88

TOBACCO - Employee						
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$ 88.68	\$ 137.28	\$ 185.88	\$ 234.48	\$ 283.08	\$ 331.68
30-39	\$ 137.52	\$ 223.32	\$ 309.12	\$ 394.92	\$ 480.72	\$ 566.52
40-49	\$ 322.32	\$ 549.72	\$ 777.12	\$ 1,004.52	\$ 1,231.92	\$ 1,459.32
50-59	\$ 514.32	\$ 879.72	\$ 1,245.12	\$ 1,610.52	\$ 1,975.92	\$ 2,341.32
60-69	\$ 811.68	\$ 1,396.08	\$ 1,980.48	\$ 2,564.88	\$ 3,149.28	\$ 3,733.68

TOBACCO - Spouse						
Issue Age	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
18-29	\$ 64.38	\$ 88.68	\$ 112.98	\$ 137.28	\$ 161.58	\$ 185.88
30-39	\$ 94.62	\$ 137.52	\$ 180.42	\$ 223.32	\$ 266.22	\$ 309.12
40-49	\$ 208.62	\$ 322.32	\$ 436.02	\$ 549.72	\$ 663.42	\$ 777.12
50-59	\$ 331.62	\$ 514.32	\$ 697.02	\$ 879.72	\$ 1,062.42	\$ 1,245.12
60-69	\$ 519.48	\$ 811.68	\$ 1,103.88	\$ 1,396.08	\$ 1,688.28	\$ 1,980.48

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GROUP CRITICAL ILLNESS



SAP America - Genelco Monthly

Employee & Spouse - Non-Tobacco

Type	Issue Age	MPU	FLAT
Non-Tobacco	18-29	\$0.49000	\$3.34000
Non-Tobacco	30-39	\$0.83000	\$4.31000
Non-Tobacco	40-49	\$1.80000	\$7.91000
Non-Tobacco	50-59	\$3.04333	\$12.41000
Non-Tobacco	60-69	\$4.87000	\$18.94000

Employee & Spouse - Tobacco

Type	Issue Age	MPU	FLAT
Tobacco	18-29	\$0.81000	\$3.34000
Tobacco	30-39	\$1.43000	\$4.31000
Tobacco	40-49	\$3.79000	\$7.91000
Tobacco	50-59	\$6.09000	\$12.41000
Tobacco	60-69	\$9.74000	\$18.94000

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GROUP CRITICAL ILLNESS



SAP America - Enrollment

Employee & Spouse - Non-Tobacco

Type	Issue Age	Annual Rate	Flat Rate
Non-Tobacco	18-29	\$5.88000	\$40.08000
Non-Tobacco	30-39	\$9.96000	\$51.72000
Non-Tobacco	40-49	\$21.60000	\$94.92000
Non-Tobacco	50-59	\$36.51996	\$148.92000
Non-Tobacco	60-69	\$58.44000	\$227.28000

Employee & Spouse - Tobacco

Type	Issue Age	Annual Rate	Flat Rate
Tobacco	18-29	\$9.72000	\$40.08000
Tobacco	30-39	\$17.16000	\$51.72000
Tobacco	40-49	\$45.48000	\$94.92000
Tobacco	50-59	\$73.08000	\$148.92000
Tobacco	60-69	\$116.88000	\$227.28000

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