

Employee & Spouse Rates (Critical Illness) - Monthly Costs

Age Band	Monthly Rate/Cost (per \$1,000)	Monthly Rate/Cost (per \$10,000)	Monthly Rate/Cost (per \$20,000)	Monthly Rate/Cost (per \$30,000)
Under 25	\$0.18	\$1.80	\$3.60	\$5.40
25 - 29	\$0.22	\$2.20	\$4.40	\$6.60
30 - 34	\$0.30	\$3.00	\$6.00	\$9.00
35 - 39	\$0.36	\$3.60	\$7.20	\$10.80
40 - 44	\$0.64	\$6.40	\$12.80	\$19.20
45 - 49	\$0.77	\$7.70	\$15.40	\$23.10
50 - 54	\$1.06	\$10.60	\$21.20	\$31.80
55 - 59	\$1.20	\$12.00	\$24.00	\$36.00
60 - 64	\$1.61	\$16.10	\$32.20	\$48.30
65 - 69	\$2.05	\$20.50	\$41.00	\$61.50
70+	\$2.92	\$29.20	\$58.40	\$87.60

Child Coverage is included in Employee Rate
So, if an employee has coverage and that employee has children, the Children are automatically covered.

Accident Coverage - Monthly Costs

	Employee	Employee & Spouse	Employee & Child	Family
Monthly Rate/Cost	\$6.77	\$14.01	\$15.05	\$22.29

Hospital Indemnity Coverage - Monthly Costs

	Employee	Employee & Spouse	Employee & Child	Family
Monthly Rate/Cost	\$16.33	\$27.63	\$26.62	\$37.92

Employee & Spouse Rates (Critical Illness) - based on 21 pay periods

Age Band	Monthly Rate/Cost (per \$1,000)	Per Pay Period Rate/Cost (per \$10,000)	Per Pay Period Rate/Cost (per \$20,000)	Per Pay Period Rate/Cost (per \$30,000)
Under 25	\$0.18	\$1.03	\$2.06	\$3.09
25 - 29	\$0.22	\$1.26	\$2.51	\$3.77
30 - 34	\$0.30	\$1.71	\$3.43	\$5.14
35 - 39	\$0.36	\$2.06	\$4.11	\$6.17
40 - 44	\$0.64	\$3.66	\$7.31	\$10.97
45 - 49	\$0.77	\$4.40	\$8.80	\$13.20
50 - 54	\$1.06	\$6.06	\$12.11	\$18.17
55 - 59	\$1.20	\$6.86	\$13.71	\$20.57
60 - 64	\$1.61	\$9.20	\$18.40	\$27.60
65 - 69	\$2.05	\$11.71	\$23.43	\$35.14
70+	\$2.92	\$16.69	\$33.37	\$50.06

Child Coverage is included in Employee Rate

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Accident Coverage - Based on 21 Pay Periods

	Employee	Employee & Spouse	Employee & Child	Family
Monthly Rate/Cost	\$6.77	\$14.01	\$15.05	\$22.29
Cost Per Pay Period (21 Pay Periods)	\$3.87	\$8.01	\$8.60	\$12.74

Hospital Indemnity Coverage - Based on 21 Pay Periods

	Employee	Employee & Spouse	Employee & Child	Family
Monthly Rate/Cost	\$16.33	\$27.63	\$26.62	\$37.92
Cost Per Pay Period (21 Pay Periods)	\$9.33	\$15.79	\$15.21	\$21.67

Employee & Spouse Rates (Critical Illness) - based on 26 pay periods

Age Band	Monthly Rate/Cost (per \$1,000)	Per Pay Period Rate/Cost (per \$10,000)	Per Pay Period Rate/Cost (per \$20,000)	Per Pay Period Rate/Cost (per \$30,000)
Under 25	\$0.18	\$0.83	\$1.66	\$2.49
25 - 29	\$0.22	\$1.02	\$2.03	\$3.05
30 - 34	\$0.30	\$1.38	\$2.77	\$4.15
35 - 39	\$0.36	\$1.66	\$3.32	\$4.98
40 - 44	\$0.64	\$2.95	\$5.91	\$8.86
45 - 49	\$0.77	\$3.55	\$7.11	\$10.66
50 - 54	\$1.06	\$4.89	\$9.78	\$14.68
55 - 59	\$1.20	\$5.54	\$11.08	\$16.62
60 - 64	\$1.61	\$7.43	\$14.86	\$22.29
65 - 69	\$2.05	\$9.46	\$18.92	\$28.38
70+	\$2.92	\$13.48	\$26.95	\$40.43

Child Coverage is included in Employee Rate

So, if an employee has coverage and that employee has children, the Children are automatically covered.

Accident Coverage - Based on 26 Pay Periods

	Employee	Employee & Spouse	Employee & Child	Family
Monthly Rate/Cost	\$6.77	\$14.01	\$15.05	\$22.29
Cost Per Pay Period (26 Pay Periods)	\$3.12	\$6.47	\$6.95	\$10.29

Hospital Indemnity Coverage - Based on 26 Pay Periods

	Employee	Employee & Spouse	Employee & Child	Family
Monthly Rate/Cost	\$16.33	\$27.63	\$26.62	\$37.92
Cost Per Pay Period (26 Pay Periods)	\$7.54	\$12.75	\$12.29	\$17.50