



CRITICAL HEALTHEVENTS

With Healthy Living Rider at 25/50/50, Specified Illness Rider

Premiums Paid 26 Times Per Year

Non-Tobacco Rates				
Insurance Amount - \$15,000				
Issue Age	Employee	Employee and Spouse	Employee and Children	Employee, Spouse, and Children
35	9.76	15.43	11.48	17.15
45	14.27	23.12	15.99	24.84
55	21.19	35.25	22.91	36.97

Tobacco Rates				
Insurance Amount - \$15,000				
Issue Age	Employee	Employee and Spouse	Employee and Children	Employee, Spouse, and Children
35	18.37	29.65	20.08	31.36
45	30.31	49.92	32.02	51.64
55	47.66	79.98	49.38	81.70

Premiums Paid 20 Times Per Year

Non-Tobacco Rates				
Insurance Amount - \$15,000				
Issue Age	Employee	Employee and Spouse	Employee and Children	Employee, Spouse, and Children
35	12.69	20.06	14.92	22.29
45	18.56	30.06	20.78	32.29
55	27.55	45.83	29.78	48.06

Tobacco Rates				
Insurance Amount - \$15,000				
Issue Age	Employee	Employee and Spouse	Employee and Children	Employee, Spouse, and Children
35	23.88	38.54	26.11	40.77
45	39.40	64.90	41.63	67.13
55	61.96	103.98	64.19	106.21

SP 50%, CH 25% PF \$48.00 PRF 1.05

ACCIDENT INSURANCE

With 24-Hour Coverage, \$100 HSR, Catastrophic & Accidental Death Benefits

Premiums Paid 26 Times Per Year

Employee	Employee and Spouse	Employee and Children	Family
\$8.27	\$12.36	\$15.57	\$19.66

Premiums Paid 20 Times Per Year

Employee	Employee and Spouse	Employee and Children	Family
\$10.75	\$16.07	\$20.24	\$25.56

Rates shown are for illustrative purposes only and actual amounts may vary.

4/23/2020