

Benefits and Premiums

Employee Non-Tobacco Bi-Weekly Premiums

Premiums				
Age		\$10,000		\$20,000
18-29		\$6.02		\$9.42
30-39		\$8.02		\$13.42
40-49		\$14.26		\$25.91
50-59		\$24.13		\$45.64
60+		\$42.52		\$82.41

Spouse Non-Tobacco Bi-Weekly Premiums

Premiums				
Age			\$10,000	
18-29			\$4.10	
30-39			\$6.10	
40-49			\$12.34	
50-59			\$22.21	
60+			\$40.60	

Employee Tobacco Bi-Weekly Premiums

Premiums				
Age		\$10,000		\$20,000
18-29		\$7.73		\$12.83
30-39		\$11.91		\$21.19
40-49		\$22.64		\$42.65
50-59		\$40.02		\$77.43
60+		\$71.36		\$140.11

Spouse Tobacco Bi-Weekly Premiums

Premiums			
Age		\$10,000	
18-29		\$5.81	
30-39		\$9.99	
40-49		\$20.72	
50-59		\$38.10	
60+		\$69.44	

Employee and spouse rates are based on their current age and tobacco status. Rates include benefits for Additional Occurrence, Re-occurrence, Cancer, Wellness Screening, Heart Event and Building Benefit.

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