

Voluntary Critical Illness Protection Plan with Wellness Benefit Rider

Premium calculations effective January 1, 2020.

Option 1: \$10,000

Monthly Premium Age Range	Employee Only	Employee and Spouse	Employee and Children	Employee, Spouse and Children
Under 25	\$1.40	\$2.70	\$2.40	\$3.70
25-29	\$1.90	\$3.70	\$2.90	\$4.70
30-34	\$2.60	\$5.00	\$3.60	\$6.00
35-39	\$3.60	\$7.10	\$4.60	\$8.10
40-44	\$5.80	\$11.60	\$6.80	\$12.60
45-49	\$9.40	\$19.30	\$10.40	\$20.30
50-54	\$13.70	\$28.70	\$14.70	\$29.70
55-59	\$18.80	\$39.80	\$19.80	\$40.80
60-64	\$26.70	\$56.70	\$27.70	\$57.70
65-69	\$38.40	\$78.90	\$39.40	\$79.90
70-74	\$27.35	\$53.25	\$28.35	\$54.25
75 +	\$38.15	\$69.05	\$39.15	\$70.05

Option 2: \$20,000

Monthly Premium Age Range	Employee Only	Employee and Spouse	Employee and Children	Employee, Spouse and Children
Under 25	\$2.80	\$5.40	\$4.80	\$7.40
25-29	\$3.80	\$7.40	\$5.80	\$9.40
30-34	\$5.20	\$10.00	\$7.20	\$12.00
35-39	\$7.20	\$14.20	\$9.20	\$16.20
40-44	\$11.60	\$23.20	\$13.60	\$25.20
45-49	\$18.80	\$38.60	\$20.80	\$40.60
50-54	\$27.40	\$57.40	\$29.40	\$59.40
55-59	\$37.60	\$79.60	\$39.60	\$81.60
60-64	\$53.40	\$113.40	\$55.40	\$115.40
65-69	\$76.80	\$157.80	\$78.80	\$159.80
70-74	\$54.70	\$106.50	\$56.70	\$108.50
75 +	\$76.30	\$138.10	\$78.30	\$140.10

The costs shown on these illustrative tables are based on the employee and spouse in the same age band and tobacco status. The tables do not reflect the costs of the employee and spouse in different age bands and tobacco statuses.



THIS IS A LIMITED BENEFIT POLICY.

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