| EMPLOYEE MONTHLY RATES |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \$5,000 |  | \$10,000 |  | \$15,000 |  | \$20,000 |  | \$25,000 |  |
| AGE | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 18-29 | \$5.60 | \$7.44 | \$7.28 | \$10.92 | \$8.98 | \$14.42 | \$10.66 | \$17.90 | \$12.34 | \$21.40 |
| 30-39 | \$7.72 | \$11.04 | \$11.48 | \$18.20 | \$15.32 | \$25.32 | \$19.10 | \$32.46 | \$22.90 | \$39.62 |
| 40-49 | \$12.38 | \$19.12 | \$20.82 | \$34.34 | \$29.28 | \$49.54 | \$37.72 | \$64.74 | \$46.16 | \$79.94 |
| 50-59 | \$19.96 | \$32.44 | \$35.98 | \$60.90 | \$52.04 | \$89.40 | \$68.06 | \$117.86 | \$84.10 | \$146.38 |
| 60\& Over | \$31.50 | \$52.58 | \$59.10 | \$101.22 | \$86.68 | \$149.90 | \$114.28 | \$198.56 | \$141.88 | \$247.22 |
|  | \$30,000 |  | \$35,000 |  | \$40,000 |  | \$45,000 |  | \$50,000 |  |
| AGE | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 18-29 | \$14.02 | \$24.90 | \$15.72 | \$28.40 | \$17.40 | \$31.90 | \$19.10 | \$35.40 | \$20.78 | \$38.92 |
| 30-39 | \$26.68 | \$46.74 | \$30.48 | \$53.88 | \$34.28 | \$61.02 | \$38.06 | \$68.16 | \$41.86 | \$75.32 |
| 40-49 | \$54.60 | \$95.16 | \$63.06 | \$110.38 | \$71.50 | \$125.60 | \$79.94 | \$140.80 | \$88.40 | \$156.02 |
| 50-59 | \$100.14 | \$174.84 | \$116.18 | \$203.34 | \$132.20 | \$231.82 | \$148.24 | \$260.34 | \$164.30 | \$288.82 |
| 60\& Over | \$169.48 | \$295.86 | \$197.06 | \$344.52 | \$224.64 | \$393.18 | \$252.24 | \$441.86 | \$279.84 | \$490.50 |

SPOUSE MONTHLY RATES

|  | \$2,500 |  | \$5,000 |  | \$7,500 |  | \$10,000 |  | \$12,500 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| AGE | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 18-29 | \$4.48 | \$5.70 | \$5.02 | \$7.44 | \$5.56 | \$9.22 | \$6.08 | \$11.02 | \$6.66 | \$12.76 |
| 30-39 | \$5.60 | \$7.80 | \$7.30 | \$11.68 | \$8.96 | \$15.60 | \$10.66 | \$19.48 | \$12.32 | \$23.38 |
| 40-49 | \$8.18 | \$12.54 | \$12.42 | \$21.16 | \$16.66 | \$29.78 | \$20.92 | \$38.42 | \$25.18 | \$47.06 |
| 50-59 | \$12.30 | \$20.22 | \$20.68 | \$36.52 | \$29.08 | \$52.86 | \$37.46 | \$69.14 | \$45.88 | \$85.44 |
| 60-69 | \$18.64 | \$31.98 | \$33.36 | \$60.00 | \$48.06 | \$88.06 | \$62.80 | \$116.08 | \$77.50 | \$144.14 |
|  | \$15,000 |  | \$17,500 |  | \$20,000 |  | \$22,500 |  | \$25,000 |  |
| AGE | Non-Tobacco | Tobacco | Von-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 18-29 | \$7.20 | \$14.52 | \$7.74 | \$16.30 | \$8.28 | \$18.10 | \$8.86 | \$19.86 | \$9.38 | \$21.62 |
| 30-39 | \$14.04 | \$27.26 | \$15.72 | \$31.18 | \$17.40 | \$35.04 | \$19.08 | \$38.94 | \$20.74 | \$42.84 |
| 40-49 | \$29.42 | \$55.64 | \$33.68 | \$64.28 | \$37.96 | \$72.92 | \$42.18 | \$81.52 | \$46.44 | \$90.16 |
| 50-59 | \$54.24 | \$101.76 | \$62.64 | \$118.06 | \$71.02 | \$134.36 | \$79.42 | \$150.66 | \$87.80 | \$166.98 |
| 60-69 | \$92.24 | \$172.16 | \$106.94 | \$200.18 | \$121.68 | \$228.24 | \$136.40 | \$256.28 | \$151.10 | \$284.34 |

Extends coverage to dependent children at no additional cost.
This insert must be used in conjunction with SB-32244(FF) and any state specific deviations thereof.

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