

Group Critical Illness

Everman ISD - Monthly (12pp/yr) Rates

NONTOBACCO - Employee										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$5.56	\$8.09	\$10.63	\$13.17	\$15.70	\$18.24	\$20.78	\$23.31	\$25.85	\$28.39
30-39	\$7.16	\$11.30	\$15.44	\$19.58	\$23.72	\$27.86	\$32.00	\$36.14	\$40.28	\$44.42
40-49	\$11.10	\$19.19	\$27.27	\$35.36	\$43.44	\$51.52	\$59.61	\$67.69	\$75.78	\$83.86
50-59	\$17.93	\$32.84	\$47.74	\$62.65	\$77.56	\$92.47	\$107.38	\$122.29	\$137.19	\$152.10
60-69	\$27.71	\$52.39	\$77.08	\$101.76	\$126.45	\$151.14	\$175.82	\$200.51	\$225.20	\$249.88

NONTOBACCO - Spouse										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$5.56	\$8.09	\$10.63	\$13.17	\$15.70	\$18.24	\$20.78	\$23.31	\$25.85	\$28.39
30-39	\$7.16	\$11.30	\$15.44	\$19.58	\$23.72	\$27.86	\$32.00	\$36.14	\$40.28	\$44.42
40-49	\$11.10	\$19.19	\$27.27	\$35.36	\$43.44	\$51.52	\$59.61	\$67.69	\$75.78	\$83.86
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60-69	\$27.71	\$52.39	\$77.08	\$101.76	\$126.45	\$151.14	\$175.82	\$200.51	\$225.20	\$249.88

TOBACCO - Employee										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$6.59	\$10.16	\$13.73	\$17.30	\$20.88	\$24.45	\$28.02	\$31.59	\$35.16	\$38.73
30-39	\$9.49	\$15.95	\$22.42	\$28.88	\$35.35	\$41.81	\$48.28	\$54.74	\$61.21	\$67.67
40-49	\$15.74	\$28.46	\$41.18	\$53.90	\$66.62	\$79.34	\$92.05	\$104.77	\$117.49	\$130.21
50-59	\$27.09	\$51.17	\$75.24	\$99.31	\$123.39	\$147.46	\$171.53	\$195.61	\$219.68	\$243.75
60-69	\$41.55	\$80.07	\$118.60	\$157.13	\$195.65	\$234.18	\$272.71	\$311.24	\$349.76	\$388.29

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40-49	\$15.74	\$28.46	\$41.18	\$53.90	\$66.62	\$79.34	\$92.05	\$104.77	\$117.49	\$130.21
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- With Cancer Benefit
- \$100 Health Screening Benefit
- \$250 Skin Cancer Benefit
- With Additional Benefits
(Loss of Sight, Speech, Hearing)
(Coma, Burns, Paralysis)

Riders:

- Optional Benefits Rider (BTAP)
- Progressive Diseases Rider

Provisions:

- No Pre-Existing Condition Limitation
- Add'l Separation Waiting Period: 6 Months
- Re-Separation Waiting Period: 6 Months
- Benefit Reduction at Age 70
- Standard Portability
- Rate Guarantee: 2 Years

Group Attributes:

- Situs State: TX
- Eligible Lives: 750

Please Note: Premiums shown are accurate as of publication. They are subject to change.

Published: Mar-16 Series C21000 CI21000-190122-153557-F3zii3Fw-03kH4RP-41082

Product Code: C1190122-153557

Group Critical Illness

Everman ISD - Weekly (52pp/yr) Rates

NONTOBACCO - Employee										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$1.29	\$1.87	\$2.46	\$3.04	\$3.63	\$4.21	\$4.80	\$5.38	\$5.97	\$6.55
30-39	\$1.66	\$2.61	\$3.57	\$4.52	\$5.48	\$6.43	\$7.39	\$8.34	\$9.30	\$10.25
40-49	\$2.57	\$4.43	\$6.30	\$8.16	\$10.03	\$11.89	\$13.76	\$15.62	\$17.49	\$19.36
50-59	\$4.14	\$7.58	\$11.02	\$14.46	\$17.90	\$21.34	\$24.78	\$28.22	\$31.66	\$35.10
60-69	\$6.40	\$12.09	\$17.79	\$23.49	\$29.18	\$34.88	\$40.58	\$46.27	\$51.97	\$57.67

NONTOBACCO - Spouse										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000.00
18-29	\$1.29	\$1.87	\$2.46	\$3.04	\$3.63	\$4.21	\$4.80	\$5.38	\$5.97	\$6.55
30-39	\$1.66	\$2.61	\$3.57	\$4.52	\$5.48	\$6.43	\$7.39	\$8.34	\$9.30	\$10.25
40-49	\$2.57	\$4.43	\$6.30	\$8.16	\$10.03	\$11.89	\$13.76	\$15.62	\$17.49	\$19.36
50-59	\$4.14	\$7.58	\$11.02	\$14.46	\$17.90	\$21.34	\$24.78	\$28.22	\$31.66	\$35.10
60-69	\$6.40	\$12.09	\$17.79	\$23.49	\$29.18	\$34.88	\$40.58	\$46.27	\$51.97	\$57.67

TOBACCO - Employee										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$1.52	\$2.35	\$3.17	\$4.00	\$4.82	\$5.64	\$6.47	\$7.29	\$8.12	\$8.94
30-39	\$2.19	\$3.68	\$5.18	\$6.67	\$8.16	\$9.65	\$11.14	\$12.64	\$14.13	\$15.62
40-49	\$3.64	\$6.57	\$9.51	\$12.44	\$15.38	\$18.31	\$21.25	\$24.18	\$27.12	\$30.05
50-59	\$6.26	\$11.81	\$17.37	\$22.92	\$28.48	\$34.03	\$39.59	\$45.14	\$50.70	\$56.25
60-69	\$9.59	\$18.48	\$27.37	\$36.26	\$45.15	\$54.05	\$62.94	\$71.83	\$80.72	\$89.61

TOBACCO - Spouse										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000.00
18-29	\$1.52	\$2.35	\$3.17	\$4.00	\$4.82	\$5.64	\$6.47	\$7.29	\$8.12	\$8.94
30-39	\$2.19	\$3.68	\$5.18	\$6.67	\$8.16	\$9.65	\$11.14	\$12.64	\$14.13	\$15.62
40-49	\$3.64	\$6.57	\$9.51	\$12.44	\$15.38	\$18.31	\$21.25	\$24.18	\$27.12	\$30.05
50-59	\$6.26	\$11.81	\$17.37	\$22.92	\$28.48	\$34.03	\$39.59	\$45.14	\$50.70	\$56.25
60-69	\$9.59	\$18.48	\$27.37	\$36.26	\$45.15	\$54.05	\$62.94	\$71.83	\$80.72	\$89.61

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Everman ISD - Biweekly (26pp/yr) Rates

NONTOBACCO - Employee										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$2.56	\$3.73	\$4.90	\$6.07	\$7.24	\$8.41	\$9.59	\$10.76	\$11.93	\$13.10
30-39	\$3.30	\$5.21	\$7.12	\$9.03	\$10.94	\$12.86	\$14.77	\$16.68	\$18.59	\$20.50
40-49	\$5.12	\$8.85	\$12.58	\$16.31	\$20.05	\$23.78	\$27.51	\$31.24	\$34.97	\$38.70
50-59	\$8.27	\$15.15	\$22.03	\$28.91	\$35.79	\$42.67	\$49.55	\$56.44	\$63.32	\$70.20
60-69	\$12.78	\$24.18	\$35.57	\$46.96	\$58.36	\$69.75	\$81.15	\$92.54	\$103.93	\$115.33

NONTOBACCO - Spouse										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000.00
18-29	\$2.56	\$3.73	\$4.90	\$6.07	\$7.24	\$8.41	\$9.59	\$10.76	\$11.93	\$13.10
30-39	\$3.30	\$5.21	\$7.12	\$9.03	\$10.94	\$12.86	\$14.77	\$16.68	\$18.59	\$20.50
40-49	\$5.12	\$8.85	\$12.58	\$16.31	\$20.05	\$23.78	\$27.51	\$31.24	\$34.97	\$38.70
50-59	\$8.27	\$15.15	\$22.03	\$28.91	\$35.79	\$42.67	\$49.55	\$56.44	\$63.32	\$70.20
60-69	\$12.78	\$24.18	\$35.57	\$46.96	\$58.36	\$69.75	\$81.15	\$92.54	\$103.93	\$115.33

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Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$3.04	\$4.69	\$6.33	\$7.98	\$9.63	\$11.28	\$12.93	\$14.58	\$16.22	\$17.87
30-39	\$4.37	\$7.36	\$10.34	\$13.33	\$16.31	\$19.29	\$22.28	\$25.26	\$28.25	\$31.23
40-49	\$7.26	\$13.13	\$19.00	\$24.87	\$30.74	\$36.61	\$42.48	\$48.35	\$54.22	\$60.09
50-59	\$12.50	\$23.61	\$34.72	\$45.83	\$56.94	\$68.05	\$79.17	\$90.28	\$101.39	\$112.50
60-69	\$19.17	\$36.95	\$54.74	\$72.52	\$90.30	\$108.08	\$125.86	\$143.64	\$161.43	\$179.21

TOBACCO - Spouse										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000.00
18-29	\$3.04	\$4.69	\$6.33	\$7.98	\$9.63	\$11.28	\$12.93	\$14.58	\$16.22	\$17.87
30-39	\$4.37	\$7.36	\$10.34	\$13.33	\$16.31	\$19.29	\$22.28	\$25.26	\$28.25	\$31.23
40-49	\$7.26	\$13.13	\$19.00	\$24.87	\$30.74	\$36.61	\$42.48	\$48.35	\$54.22	\$60.09
50-59	\$12.50	\$23.61	\$34.72	\$45.83	\$56.94	\$68.05	\$79.17	\$90.28	\$101.39	\$112.50
60-69	\$19.17	\$36.95	\$54.74	\$72.52	\$90.30	\$108.08	\$125.86	\$143.64	\$161.43	\$179.21

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Group Critical Illness

Everman ISD - Semimonthly (24pp/yr) Rates

NONTOBACCO - Employee										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$2.78	\$4.05	\$5.32	\$6.58	\$7.85	\$9.12	\$10.39	\$11.66	\$12.93	\$14.19
30-39	\$3.58	\$5.65	\$7.72	\$9.79	\$11.86	\$13.93	\$16.00	\$18.07	\$20.14	\$22.21
40-49	\$5.55	\$9.59	\$13.64	\$17.68	\$21.72	\$25.76	\$29.80	\$33.85	\$37.89	\$41.93
50-59	\$8.96	\$16.42	\$23.87	\$31.33	\$38.78	\$46.23	\$53.69	\$61.14	\$68.60	\$76.05
60-69	\$13.85	\$26.20	\$38.54	\$50.88	\$63.23	\$75.57	\$87.91	\$100.25	\$112.60	\$124.94

NONTOBACCO - Spouse										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000.00
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30-39	\$3.58	\$5.65	\$7.72	\$9.79	\$11.86	\$13.93	\$16.00	\$18.07	\$20.14	\$22.21
40-49	\$5.55	\$9.59	\$13.64	\$17.68	\$21.72	\$25.76	\$29.80	\$33.85	\$37.89	\$41.93
50-59	\$8.96	\$16.42	\$23.87	\$31.33	\$38.78	\$46.23	\$53.69	\$61.14	\$68.60	\$76.05
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Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$3.30	\$5.08	\$6.87	\$8.65	\$10.44	\$12.22	\$14.01	\$15.79	\$17.58	\$19.37
30-39	\$4.74	\$7.98	\$11.21	\$14.44	\$17.67	\$20.91	\$24.14	\$27.37	\$30.60	\$33.84
40-49	\$7.87	\$14.23	\$20.59	\$26.95	\$33.31	\$39.67	\$46.03	\$52.39	\$58.75	\$65.11
50-59	\$13.55	\$25.58	\$37.62	\$49.66	\$61.69	\$73.73	\$85.77	\$97.80	\$109.84	\$121.88
60-69	\$20.77	\$40.04	\$59.30	\$78.56	\$97.83	\$117.09	\$136.35	\$155.62	\$174.88	\$194.14

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Group Critical Illness

Everman ISD - Annual (1 pp/yr) Rates

NONTOBACCO - Employee										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$66.66	\$97.10	\$127.54	\$157.98	\$188.42	\$218.86	\$249.30	\$279.74	\$310.18	\$340.62
30-39	\$85.90	\$135.59	\$185.27	\$234.96	\$284.64	\$334.33	\$384.01	\$433.70	\$483.38	\$533.07
40-49	\$133.23	\$230.24	\$327.24	\$424.25	\$521.26	\$618.27	\$715.28	\$812.28	\$909.29	\$1,006.30
50-59	\$215.12	\$394.02	\$572.92	\$751.81	\$930.71	\$1,109.61	\$1,288.51	\$1,467.41	\$1,646.31	\$1,825.20
60-69	\$332.45	\$628.69	\$924.92	\$1,221.16	\$1,517.39	\$1,813.62	\$2,109.86	\$2,406.09	\$2,702.32	\$2,998.56

NONTOBACCO - Spouse										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000.00
18-29	\$66.66	\$97.10	\$127.54	\$157.98	\$188.42	\$218.86	\$249.30	\$279.74	\$310.18	\$340.62
30-39	\$85.90	\$135.59	\$185.27	\$234.96	\$284.64	\$334.33	\$384.01	\$433.70	\$483.38	\$533.07
40-49	\$133.23	\$230.24	\$327.24	\$424.25	\$521.26	\$618.27	\$715.28	\$812.28	\$909.29	\$1,006.30
50-59	\$215.12	\$394.02	\$572.92	\$751.81	\$930.71	\$1,109.61	\$1,288.51	\$1,467.41	\$1,646.31	\$1,825.20
60-69	\$332.45	\$628.69	\$924.92	\$1,221.16	\$1,517.39	\$1,813.62	\$2,109.86	\$2,406.09	\$2,702.32	\$2,998.56

TOBACCO - Employee										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$79.07	\$121.93	\$164.78	\$207.63	\$250.48	\$293.34	\$336.19	\$379.04	\$421.89	\$464.75
30-39	\$113.81	\$191.39	\$268.98	\$346.56	\$424.15	\$501.73	\$579.32	\$656.90	\$734.49	\$812.07
40-49	\$188.85	\$341.48	\$494.11	\$646.74	\$799.37	\$952.00	\$1,104.63	\$1,257.26	\$1,409.89	\$1,562.52
50-59	\$325.10	\$613.98	\$902.86	\$1,191.74	\$1,480.62	\$1,769.50	\$2,058.38	\$2,347.26	\$2,636.14	\$2,925.02
60-69	\$498.54	\$960.87	\$1,423.19	\$1,885.51	\$2,347.84	\$2,810.16	\$3,272.48	\$3,734.81	\$4,197.13	\$4,659.45

TOBACCO - Spouse										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000.00
18-29	\$79.07	\$121.93	\$164.78	\$207.63	\$250.48	\$293.34	\$336.19	\$379.04	\$421.89	\$464.75
30-39	\$113.81	\$191.39	\$268.98	\$346.56	\$424.15	\$501.73	\$579.32	\$656.90	\$734.49	\$812.07
40-49	\$188.85	\$341.48	\$494.11	\$646.74	\$799.37	\$952.00	\$1,104.63	\$1,257.26	\$1,409.89	\$1,562.52
50-59	\$325.10	\$613.98	\$902.86	\$1,191.74	\$1,480.62	\$1,769.50	\$2,058.38	\$2,347.26	\$2,636.14	\$2,925.02
60-69	\$498.54	\$960.87	\$1,423.19	\$1,885.51	\$2,347.84	\$2,810.16	\$3,272.48	\$3,734.81	\$4,197.13	\$4,659.45

Base Plan:

- With Cancer Benefit
- \$100 Health Screening Benefit
- \$250 Skin Cancer Benefit
- With Additional Benefits
(Loss of Sight, Speech, Hearing)
(Coma, Burns, Paralysis)

Riders:

- Optional Benefits Rider (BTAP)
- Progressive Diseases Rider

Provisions:

- No Pre-Existing Condition Limitation
- Add'l Separation Waiting Period: 6 Months
- Re-Separation Waiting Period: 6 Months
- Benefit Reduction at Age 70
- Standard Portability
- Rate Guarantee: 2 Years

Group Attributes:

- Situs State: TX
- Eligible Lives: 750

Please Note: Premiums shown are accurate as of publication. They are subject to change.

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Product Code: C1190122-153557

Group Critical Illness Insurance

GENELCO RATES - Monthly

EMPLOYEE - Issue Age Rates			PARTIAL PLAN CODE	
			Monthly / \$1000	Monthly Flat Cost
Coverage	PRODUCT ID	AGE	003VT	00JTO
LUMP SUM Employee Non-Tobacco	C R E O L N (G/U)	29	\$0.50734	
		39	\$0.82808	
		49	\$1.61680	
		59	\$2.98164	
		69	\$4.93723	
LUMP SUM Employee Tobacco	C R E O L T (G/U)	29	\$0.71421	
		39	\$1.29309	
		49	\$2.54384	
		59	\$4.81467	
		69	\$7.70539	
FLAT Employee	CRE0FUG	29		\$3.01833
		39		\$3.01833
		49		\$3.01833
		59		\$3.01833
		69		\$3.01833
				\$0.00000
				\$0.00000
				\$0.00000
				\$0.00000
				\$0.00000

SPOUSE - Issue Age Rates			PARTIAL PLAN CODE	
			Monthly / \$1000	Monthly Flat Cost
Coverage	PRODUCT ID	AGE	003VT	00JTO
LUMP SUM Spouse Non-Tobacco	C R S O L N (G/U)	29	\$0.50734	
		39	\$0.82808	
		49	\$1.61680	
		59	\$2.98164	
		69	\$4.93723	
LUMP SUM Spouse Tobacco	C R S O L T (G/U)	29	\$0.71421	
		39	\$1.29309	
		49	\$2.54384	
		59	\$4.81467	
		69	\$7.70539	
FLAT Spouse	CRS0FUG	29		\$3.01833
		39		\$3.01833
		49		\$3.01833
		59		\$3.01833
		69		\$3.01833
				\$0.00000
				\$0.00000
				\$0.00000
				\$0.00000
				\$0.00000

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- Add'l Separation Waiting Period: 6 Months
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Group Attributes:

- Situs State: TX
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Group Critical Illness Insurance

ENROLLMENT RATES

EMPLOYEE - Issue Age Rates		Annual Rates		
		Annual / \$1000	Annual Flat Cost	Mayo Annual Flat Cost
Coverage	AGE			
Employee Non-Tobacco	18-29	\$6.09	\$36.22	
	30-39	\$9.94	\$36.22	
	40-49	\$19.40	\$36.22	
	50-59	\$35.78	\$36.22	
	60-69	\$59.25	\$36.22	
			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
Employee Tobacco	18-29	\$8.57	\$36.22	
	30-39	\$15.52	\$36.22	
	40-49	\$30.53	\$36.22	
	50-59	\$57.78	\$36.22	
	60-69	\$92.46	\$36.22	
			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	

SPOUSE - Issue Age Rates		Annual Rates	
		Annual / \$1000	Annual Flat Cost
Coverage	AGE		
Spouse Non-Tobacco	18-29	\$6.09	\$36.22
	30-39	\$9.94	\$36.22
	40-49	\$19.40	\$36.22
	50-59	\$35.78	\$36.22
	60-69	\$59.25	\$36.22
			\$0.00
			\$0.00
			\$0.00
			\$0.00
			\$0.00
Spouse Tobacco	18-29	\$8.57	\$36.22
	30-39	\$15.52	\$36.22
	40-49	\$30.53	\$36.22
	50-59	\$57.78	\$36.22
	60-69	\$92.46	\$36.22
			\$0.00
			\$0.00
			\$0.00
			\$0.00
			\$0.00

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