



Employee Benefit Amounts

INITIAL CRITICAL ILLNESS BENEFITS	LOW OPTION	HIGH OPTION
Heart Attack (100%)	\$10,000	\$20,000
Stroke (100%)	\$10,000	\$20,000
Coronary Artery By-Pass Surgery (25%)	\$2,500	\$5,000
Major Organ Transplant (100%)	\$10,000	\$20,000
End Stage Renal Failure (100%)	\$10,000	\$20,000
Waiver of Premium (employee only)	Yes	Yes
CANCER CRITICAL ILLNESS BENEFITS		
Invasive Cancer (100%)	\$10,000	\$20,000
Carcinoma in Situ (25%)	\$2,500	\$5,000
SUPPLEMENTAL CRITICAL ILLNESS BENEFITS II		
Advanced Alzheimer's Disease (25%)	\$2,500	\$5,000
Advanced Parkinson's Disease (25%)	\$2,500	\$5,000
Benign Brain Tumor (100%)	\$10,000	\$20,000
Coma (100%)	\$10,000	\$20,000
Complete Blindness (100%)	\$10,000	\$20,000
Complete Loss of Hearing (100%)	\$10,000	\$20,000
Paralysis (100%)	\$10,000	\$20,000
CRITICAL ILLNESS ADDITIONAL BENEFITS		
Second Event Initial Critical Illness Benefit	Yes	Yes
Wellness Benefit (per year)	\$100	\$100
ADDITIONAL RIDERS		
Continuation of Insurance Coverage to Age 70	Yes	Yes
Rates Include Waiver of Pre-Ex	Yes	Yes

Covered dependents are eligible for 50% of employee benefit amount.



Premiums – Monthly: COIC2, No Pre-ex

Base, Supplemental Critical Illness II, Cancer Critical Illness, with 2nd Event for CI, Wellness (\$100), COIC Rider

\$10,000 – non-tobacco

Issue Age	EE, EE & CH	EE & SP, Family
18-29	\$ 9.37	\$ 16.81
30-39	\$ 13.25	\$ 22.63
40-49	\$ 20.62	\$ 33.68
50-59	\$ 33.11	\$ 52.43
60-63	\$ 50.99	\$ 79.25
64+	\$ 65.51	\$101.02

\$10,000 – tobacco

Issue Age	EE, EE & CH	EE & SP, Family
18-29	\$ 11.69	\$ 20.29
30-39	\$ 18.13	\$ 29.95
40-49	\$ 33.01	\$ 52.27
50-59	\$ 52.75	\$ 81.88
60-63	\$ 84.06	\$128.86
64+	\$109.93	\$167.66

\$20,000 – non-tobacco

Issue Age	EE, EE & CH	EE & SP, Family
18-29	\$ 13.22	\$ 22.59
30-39	\$ 20.99	\$ 34.24
40-49	\$ 35.74	\$ 56.36
50-59	\$ 60.73	\$ 93.84
60-63	\$ 96.47	\$147.46
64+	\$125.50	\$191.01

\$20,000 – tobacco

Issue Age	EE, EE & CH	EE & SP, Family
18-29	\$ 17.88	\$ 29.57
30-39	\$ 30.73	\$ 48.86
40-49	\$ 60.50	\$ 93.51
50-59	\$99.97	\$152.72
60-63	\$162.60	\$246.66
64+	\$214.33	\$324.26

(rates include a waiver of Pre-Existing Condition Clause)

EE=Employee; EE + SP = Employee + Spouse; EE + CH = Employee + Child(ren); and F = Family

Benefit Conditions when Pre-Existing Conditions Clause is Waived {WITH CANCER}

Benefits are not payable for any critical illness diagnosed prior to the effective date. Benefits are subject to limitations and exclusions. All critical illnesses must meet the definitions and dates of diagnoses stated in the policy and be diagnosed by a physician while coverage is in effect. Cancer critical illness benefits are payable for a diagnosis of a new or a recurrence of cancer, as long as you are diagnosed after the effective date of coverage, and have been free of any symptoms and treatment of cancer for 12 consecutive months immediately preceding the effective date of coverage, or any 12 consecutive months. The date of diagnosis for each illness must be separated by 90 days. Emergency situations while you are outside the U.S. will be considered when you return to the U.S.

Plan design and rates indicate which of the following optional items are applicable to the proposed plan. Below information includes all possible policy provisions and options available in the proposed situs state.

INITIAL CRITICAL ILLNESS BENEFIT

Subject to the conditions, limitations and exclusions of the policy, we pay a benefit when a covered person is diagnosed with a critical illness described below if:

1. The date of diagnosis for the critical illness is while the covered person is insured; and
2. The critical illness is not excluded by name or specific description.

A covered person can receive a benefit for each critical illness only once, unless the Second Event Critical Illness Benefit for that critical illness is included in the policy.

A covered person can receive benefits for the different critical illnesses listed below and any optional critical illness benefits selected if the dates of diagnosis for each critical illness are separated by at least 90 days.

Coverage for a covered person terminates when the covered person is not eligible for any further benefits.

Benefits are provided for the covered illnesses shown in the chart below. The policy does not pay for any condition or loss not described below.

The benefit amount payable for each illness is the percentage shown below multiplied by the basic benefit amount. Spouse and children are eligible for 50% of the insured employee benefit amount.