Group Critical Illness Advantage

Texas - 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	\$5.10	\$7.19	\$9.27	\$11.36	\$13.44	\$15.53	\$17.61	\$19.70	\$21.78	\$23.87	
30-39	\$6.42	\$9.83	\$13.23	\$16.63	\$20.04	\$23.44	\$26.84	\$30.24	\$33.65	\$37.05	
40-49	\$9.66	\$16.31	\$22.95	\$29.60	\$36.24	\$42.89	\$49.53	\$56.18	\$62.82	\$69.46	
50-59	\$15.27	\$27.53	\$39.78	\$52.03	\$64.29	\$76.54	\$88.79	\$101.05	\$113.30	\$125.55	
60-69	\$23.31	\$43.60	\$63.89	\$84.18	\$104.47	\$124.76	\$145.05	\$165.34	\$185 63	\$205 92	

NONTOBACCO - Spouse											
Issue Age	\$5,000.00	\$7,500.00	\$10,000.00	\$12,500.00	\$15,000.00	\$17,500.00	\$20,000.00	\$22,500.00	\$25,000.00		
18-29	\$5.10	\$6.15	\$7.19	\$8.23	\$9.27	\$10.32	\$11.36	\$12.40	\$13.44		
30-39	\$6.42	\$8.12	\$9.83	\$11.53	\$13.23	\$14.93	\$16.63	\$18.33	\$20.04		
40-49	\$9.66	\$12.99	\$16.31	\$19.63	\$22.95	\$26.28	\$29.60	\$32.92	\$36.24		
50-59	\$15.27	\$21.40	\$27.53	\$33.65	\$39.78	\$45.91	\$52.03	\$58.16	\$64.29		
60-69	\$23.31	\$33.46	\$43.60	\$53.75	\$63.89	\$74.04	\$84.18	\$94.33	\$104.47		

	TOBACCO - Employee										
Issue Age	\$5,000.00	\$10,000.00	\$15,000.00	\$20,000.00	\$25,000.00	\$30,000.00	\$35,000.00	\$40,000.00	\$45,000.00	\$50,000.00	
18-29	\$5.96	\$8.89	\$11.83	\$14.76	\$17.70	\$20.63	\$23.57	\$26.50	\$29.44	\$32.37	
30-39	\$8.33	\$13.65	\$18.96	\$24.28	\$29.59	\$34.90	\$40.22	\$45.53	\$50.85	\$56.16	
40-49	\$13.47	\$23.93	\$34.38	\$44.84	\$55.29	\$65.74	\$76.20	\$86.65	\$97.11	\$107.56	
50-59	\$22.81	\$42.59	\$62.38	\$82.17	\$101.95	\$121.74	\$141.52	\$161.31	\$181.10	\$200.88	
60-69	\$34.69	\$66.35	\$98.02	\$129.68	\$161.35	\$193.02	\$224.68	\$256.35	\$288.01	\$319.68	

	TOBACCO - Spouse											
Issue Age	\$5,000.00	\$7,500.00	\$10,000.00	\$12,500.00	\$15,000.00	\$17,500.00	\$20,000.00	\$22,500.00	\$25,000.00			
18-29	\$5.96	\$7.42	\$8.89	\$10.36	\$11.83	\$13.29	\$14.76	\$16.23	\$17.70			
30-39	\$8.33	\$10.99	\$13.65	\$16.31	\$18.96	\$21.62	\$24.28	\$26.93	\$29.59			
40-49	\$13.47	\$18.70	\$23.93	\$29.16	\$34.38	\$39.61	\$44.84	\$50.06	\$55.29			
50-59	\$22.81	\$32.70	\$42.59	\$52.49	\$62.38	\$72.27	\$82.17	\$92.06	\$101.95			
60-69	\$34.69	\$50.52	\$66.35	\$82.19	\$98.02	\$113.85	\$129.68	\$145.52	\$161.35			

Base Plan:

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

- -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: 3 Years

Group Attributes: -Situs State: TX