## **Group Critical Illness Advantage**

# FFGA Standard TX - 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	\$5.19	\$7.46	\$9.72	\$11.99	\$14.25	\$16.52	\$18.78	\$21.05	\$23.31	\$25.58
30-39	\$6.45	\$9.96	\$13.48	\$17.00	\$20.51	\$24.03	\$27.55	\$31.06	\$34.58	\$38.10
40-49	\$9.53	\$16.12	\$22.72	\$29.31	\$35.91	\$42.51	\$49.10	\$55.70	\$62.30	\$68.89
50-59	\$14.84	\$26.75	\$38.66	\$50.57	\$62.47	\$74.38	\$86.29	\$98.20	\$110.11	\$122.02
60-69	\$22.44	\$41.94	\$61.45	\$80.96	\$100.47	\$119.97	\$139.48	\$158.99	\$178.50	\$198.00

	NONTOBACCO - Spouse											
Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000			
18-29	\$4.92	\$5.92	\$6.91	\$7.91	\$8.91	\$9.90	\$10.90	\$11.90	\$12.89			
30-39	\$6.17	\$7.80	\$9.42	\$11.04	\$12.66	\$14.29	\$15.91	\$17.53	\$19.15			
40-49	\$9.25	\$12.42	\$15.58	\$18.74	\$21.90	\$25.06	\$28.23	\$31.39	\$34.55			
50-59	\$14.58	\$20.41	\$26.23	\$32.06	\$37.88	\$43.71	\$49.54	\$55.36	\$61.19			
60-69	\$22.22	\$31.86	\$41.50	\$51.14	\$60.79	\$70.43	\$80.07	\$89.71	\$99.36			

	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	\$6.00	\$9.07	\$12.15	\$15.22	\$18.29	\$21.36	\$24.44	\$27.51	\$30.58	\$33.65	
30-39	\$8.26	\$13.59	\$18.93	\$24.26	\$29.59	\$34.92	\$40.26	\$45.59	\$50.92	\$56.25	
40-49	\$13.15	\$23.36	\$33.58	\$43.79	\$54.01	\$64.22	\$74.44	\$84.65	\$94.87	\$105.08	
50-59	\$22.00	\$41.06	\$60.13	\$79.19	\$98.26	\$117.32	\$136.39	\$155.45	\$174.52	\$193.58	
60-69	\$33.24	\$63.56	\$93.87	\$124.19	\$154.50	\$184.82	\$215.13	\$245.45	\$275.76	\$306.08	

TOBACCO - Spouse										
Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	
18-29	\$5.73	\$7.13	\$8.53	\$9.93	\$11.33	\$12.73	\$14.13	\$15.53	\$16.93	
30-39	\$7.99	\$10.52	\$13.05	\$15.58	\$18.11	\$20.64	\$23.17	\$25.70	\$28.23	
40-49	\$12.87	\$17.84	\$22.82	\$27.79	\$32.76	\$37.73	\$42.70	\$47.67	\$52.65	
50-59	\$21.74	\$31.14	\$40.55	\$49.95	\$59.35	\$68.76	\$78.16	\$87.57	\$96.97	
60-69	\$33.02	\$48.07	\$63.11	\$78.16	\$93.21	\$108.25	\$123.30	\$138.34	\$153.39	

#### 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
- -Specified Disease Rider -Childhood Conditions 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
- -Process 1 Portability
- -Rate Guarantee: 3 Years

#### Group Attributes:

-Situs State: TX -Eligible Lives: 1000