

## Group Critical Illness

### Venus ISD - Monthly (12pp/yr) Buy Up Rates

NONTOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$2.75	\$5.49	\$8.24	\$10.98	\$13.73	\$16.47	\$19.22	\$21.96	\$24.71
30-39	\$4.48	\$8.96	\$13.44	\$17.92	\$22.40	\$26.88	\$31.36	\$35.85	\$40.33
40-49	\$8.75	\$17.50	\$26.25	\$34.99	\$43.74	\$52.49	\$61.24	\$69.99	\$78.74
50-59	\$16.13	\$32.27	\$48.40	\$64.53	\$80.67	\$96.80	\$112.93	\$129.07	\$145.20
60-69	\$26.72	\$53.43	\$80.15	\$106.86	\$133.58	\$160.29	\$187.01	\$213.72	\$240.44

NONTOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$2.75	\$5.49	\$8.24	\$10.98	\$13.73	\$16.47	\$19.22	\$21.96	\$24.71
30-39	\$4.48	\$8.96	\$13.44	\$17.92	\$22.40	\$26.88	\$31.36	\$35.85	\$40.33
40-49	\$8.75	\$17.50	\$26.25	\$34.99	\$43.74	\$52.49	\$61.24	\$69.99	\$78.74
50-59	\$16.13	\$32.27	\$48.40	\$64.53	\$80.67	\$96.80	\$112.93	\$129.07	\$145.20
60-69	\$26.72	\$53.43	\$80.15	\$106.86	\$133.58	\$160.29	\$187.01	\$213.72	\$240.44

TOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$3.86	\$7.73	\$11.59	\$15.46	\$19.32	\$23.19	\$27.05	\$30.92	\$34.78
30-39	\$7.00	\$13.99	\$20.99	\$27.99	\$34.98	\$41.98	\$48.98	\$55.97	\$62.97
40-49	\$13.76	\$27.53	\$41.29	\$55.06	\$68.82	\$82.59	\$96.35	\$110.12	\$123.88
50-59	\$26.05	\$52.10	\$78.16	\$104.21	\$130.26	\$156.31	\$182.36	\$208.42	\$234.47
60-69	\$41.69	\$83.39	\$125.08	\$166.77	\$208.47	\$250.16	\$291.85	\$333.55	\$375.24

TOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$3.86	\$7.73	\$11.59	\$15.46	\$19.32	\$23.19	\$27.05	\$30.92	\$34.78
30-39	\$7.00	\$13.99	\$20.99	\$27.99	\$34.98	\$41.98	\$48.98	\$55.97	\$62.97
40-49	\$13.76	\$27.53	\$41.29	\$55.06	\$68.82	\$82.59	\$96.35	\$110.12	\$123.88
50-59	\$26.05	\$52.10	\$78.16	\$104.21	\$130.26	\$156.31	\$182.36	\$208.42	\$234.47
60-69	\$41.69	\$83.39	\$125.08	\$166.77	\$208.47	\$250.16	\$291.85	\$333.55	\$375.24

**Base Plan:**

- With Cancer Benefit
- Without Health Screening Benefit
- Without 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: 3 Years

**Group Attributes:**

- Situs State: TX
- Eligible Lives: 300

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

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