

# Group Critical Illness Advantage

## Texas - 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	\$2.65	\$3.80	\$4.94	\$6.09	\$7.23	\$8.37	\$9.52	\$10.66	\$11.81	\$12.95
30-39	\$3.31	\$5.12	\$6.92	\$8.72	\$10.53	\$12.33	\$14.13	\$15.94	\$17.74	\$19.54
40-49	\$4.93	\$8.36	\$11.78	\$15.21	\$18.63	\$22.05	\$25.48	\$28.90	\$32.32	\$35.75
50-59	\$7.73	\$13.96	\$20.18	\$26.40	\$32.62	\$38.85	\$45.07	\$51.29	\$57.51	\$63.74
60-69	\$11.74	\$21.97	\$32.19	\$42.42	\$52.65	\$62.88	\$73.11	\$83.33	\$93.56	\$103.79

NONTOBACCO - Spouse										
Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	
18-29	\$2.51	\$3.01	\$3.51	\$4.01	\$4.51	\$5.01	\$5.51	\$6.01	\$6.51	
30-39	\$3.17	\$4.00	\$4.83	\$5.66	\$6.49	\$7.32	\$8.15	\$8.98	\$9.81	
40-49	\$4.79	\$6.43	\$8.07	\$9.71	\$11.35	\$12.99	\$14.63	\$16.27	\$17.91	
50-59	\$7.60	\$10.64	\$13.68	\$16.73	\$19.77	\$22.82	\$25.86	\$28.90	\$31.95	
60-69	\$11.62	\$16.68	\$21.73	\$26.79	\$31.84	\$36.90	\$41.95	\$47.01	\$52.07	

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	\$3.08	\$4.65	\$6.22	\$7.79	\$9.36	\$10.93	\$12.49	\$14.06	\$15.63	\$17.20
30-39	\$4.27	\$7.03	\$9.79	\$12.54	\$15.30	\$18.06	\$20.82	\$23.58	\$26.34	\$29.10
40-49	\$6.84	\$12.17	\$17.50	\$22.83	\$28.15	\$33.48	\$38.81	\$44.14	\$49.47	\$54.80
50-59	\$11.50	\$21.49	\$31.48	\$41.47	\$51.46	\$61.45	\$71.43	\$81.42	\$91.41	\$101.40
60-69	\$17.43	\$33.34	\$49.26	\$65.17	\$81.09	\$97.01	\$112.92	\$128.84	\$144.75	\$160.67

TOBACCO - Spouse										
Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	
18-29	\$2.94	\$3.65	\$4.36	\$5.07	\$5.79	\$6.50	\$7.21	\$7.93	\$8.64	
30-39	\$4.13	\$5.43	\$6.74	\$8.05	\$9.36	\$10.66	\$11.97	\$13.28	\$14.59	
40-49	\$6.70	\$9.29	\$11.88	\$14.47	\$17.07	\$19.66	\$22.25	\$24.84	\$27.44	
50-59	\$11.36	\$16.29	\$21.22	\$26.14	\$31.07	\$36.00	\$40.93	\$45.85	\$50.78	
60-69	\$17.31	\$25.21	\$33.11	\$41.01	\$48.91	\$56.81	\$64.71	\$72.61	\$80.51	

**Base Plan:**

- With Cancer Benefit
- \$100 Health Screening Benefit
- \$250 Skin Cancer Benefit
- Without 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
- Standard Portability
- Rate Guarantee: 3 Years

**Group Attributes:**

- Situs State: TX

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

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