

Group Critical Illness

Royse 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	\$2.54	\$5.08	\$7.61	\$10.15	\$12.69	\$15.23	\$17.76	\$20.30	\$22.84
30-39	\$4.14	\$8.28	\$12.42	\$16.57	\$20.71	\$24.85	\$28.99	\$33.13	\$37.27
40-49	\$8.08	\$16.17	\$24.25	\$32.33	\$40.42	\$48.50	\$56.58	\$64.67	\$72.75
50-59	\$14.91	\$29.82	\$44.73	\$59.63	\$74.54	\$89.45	\$104.36	\$119.27	\$134.18
60-69	\$24.69	\$49.38	\$74.06	\$98.75	\$123.44	\$148.13	\$172.81	\$197.50	\$222.19

NONTOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$2.54	\$5.08	\$7.61	\$10.15	\$12.69	\$15.23	\$17.76	\$20.30	\$22.84
30-39	\$4.14	\$8.28	\$12.42	\$16.57	\$20.71	\$24.85	\$28.99	\$33.13	\$37.27
40-49	\$8.08	\$16.17	\$24.25	\$32.33	\$40.42	\$48.50	\$56.58	\$64.67	\$72.75
50-59	\$14.91	\$29.82	\$44.73	\$59.63	\$74.54	\$89.45	\$104.36	\$119.27	\$134.18
60-69	\$24.69	\$49.38	\$74.06	\$98.75	\$123.44	\$148.13	\$172.81	\$197.50	\$222.19

TOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$3.57	\$7.14	\$10.71	\$14.28	\$17.85	\$21.43	\$25.00	\$28.57	\$32.14
30-39	\$6.47	\$12.93	\$19.40	\$25.87	\$32.33	\$38.80	\$45.27	\$51.73	\$58.20
40-49	\$12.72	\$25.44	\$38.16	\$50.88	\$63.60	\$76.33	\$89.05	\$101.77	\$114.49
50-59	\$24.08	\$48.15	\$72.23	\$96.30	\$120.38	\$144.45	\$168.53	\$192.60	\$216.68
60-69	\$38.53	\$77.05	\$115.58	\$154.10	\$192.63	\$231.15	\$269.68	\$308.20	\$346.73

TOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$3.57	\$7.14	\$10.71	\$14.28	\$17.85	\$21.43	\$25.00	\$28.57	\$32.14
30-39	\$6.47	\$12.93	\$19.40	\$25.87	\$32.33	\$38.80	\$45.27	\$51.73	\$58.20
40-49	\$12.72	\$25.44	\$38.16	\$50.88	\$63.60	\$76.33	\$89.05	\$101.77	\$114.49
50-59	\$24.08	\$48.15	\$72.23	\$96.30	\$120.38	\$144.45	\$168.53	\$192.60	\$216.68
60-69	\$38.53	\$77.05	\$115.58	\$154.10	\$192.63	\$231.15	\$269.68	\$308.20	\$346.73

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: 1 Year

Group Attributes:

- Situs State: TX
- Eligible Lives: 700

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

Published: Dec-15 Series C21000 CI21000-190306-163805-F3ziii80-037gNXD-01517

Product Code: CI190306-163805

Group Critical Illness

Royce ISD - Weekly (52pp/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	\$0.59	\$1.17	\$1.76	\$2.34	\$2.93	\$3.51	\$4.10	\$4.68	\$5.27
30-39	\$0.96	\$1.91	\$2.87	\$3.82	\$4.78	\$5.73	\$6.69	\$7.65	\$8.60
40-49	\$1.87	\$3.73	\$5.60	\$7.46	\$9.33	\$11.19	\$13.06	\$14.92	\$16.79
50-59	\$3.44	\$6.88	\$10.32	\$13.76	\$17.20	\$20.64	\$24.08	\$27.52	\$30.96
60-69	\$5.70	\$11.39	\$17.09	\$22.79	\$28.49	\$34.18	\$39.88	\$45.58	\$51.27

NONTOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$0.59	\$1.17	\$1.76	\$2.34	\$2.93	\$3.51	\$4.10	\$4.68	\$5.27
30-39	\$0.96	\$1.91	\$2.87	\$3.82	\$4.78	\$5.73	\$6.69	\$7.65	\$8.60
40-49	\$1.87	\$3.73	\$5.60	\$7.46	\$9.33	\$11.19	\$13.06	\$14.92	\$16.79
50-59	\$3.44	\$6.88	\$10.32	\$13.76	\$17.20	\$20.64	\$24.08	\$27.52	\$30.96
60-69	\$5.70	\$11.39	\$17.09	\$22.79	\$28.49	\$34.18	\$39.88	\$45.58	\$51.27

TOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$0.82	\$1.65	\$2.47	\$3.30	\$4.12	\$4.94	\$5.77	\$6.59	\$7.42
30-39	\$1.49	\$2.98	\$4.48	\$5.97	\$7.46	\$8.95	\$10.45	\$11.94	\$13.43
40-49	\$2.94	\$5.87	\$8.81	\$11.74	\$14.68	\$17.61	\$20.55	\$23.48	\$26.42
50-59	\$5.56	\$11.11	\$16.67	\$22.22	\$27.78	\$33.33	\$38.89	\$44.45	\$50.00
60-69	\$8.89	\$17.78	\$26.67	\$35.56	\$44.45	\$53.34	\$62.23	\$71.12	\$80.01

TOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$0.82	\$1.65	\$2.47	\$3.30	\$4.12	\$4.94	\$5.77	\$6.59	\$7.42
30-39	\$1.49	\$2.98	\$4.48	\$5.97	\$7.46	\$8.95	\$10.45	\$11.94	\$13.43
40-49	\$2.94	\$5.87	\$8.81	\$11.74	\$14.68	\$17.61	\$20.55	\$23.48	\$26.42
50-59	\$5.56	\$11.11	\$16.67	\$22.22	\$27.78	\$33.33	\$38.89	\$44.45	\$50.00
60-69	\$8.89	\$17.78	\$26.67	\$35.56	\$44.45	\$53.34	\$62.23	\$71.12	\$80.01

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
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Group Attributes:

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Published: Dec-15 Series C21000 C121000-190306-163805-F3z1ia80-037gNXD-01517

Product Code: C1190306-163805

Group Critical Illness

Roysse ISD - Biweekly (26pp/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	\$1.17	\$2.34	\$3.51	\$4.68	\$5.86	\$7.03	\$8.20	\$9.37	\$10.54
30-39	\$1.91	\$3.82	\$5.73	\$7.65	\$9.56	\$11.47	\$13.38	\$15.29	\$17.20
40-49	\$3.73	\$7.46	\$11.19	\$14.92	\$18.65	\$22.38	\$26.12	\$29.85	\$33.58
50-59	\$6.88	\$13.76	\$20.64	\$27.52	\$34.40	\$41.28	\$48.17	\$55.05	\$61.93
60-69	\$11.39	\$22.79	\$34.18	\$45.58	\$56.97	\$68.37	\$79.76	\$91.15	\$102.55

NONTOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$1.17	\$2.34	\$3.51	\$4.68	\$5.86	\$7.03	\$8.20	\$9.37	\$10.54
30-39	\$1.91	\$3.82	\$5.73	\$7.65	\$9.56	\$11.47	\$13.38	\$15.29	\$17.20
40-49	\$3.73	\$7.46	\$11.19	\$14.92	\$18.65	\$22.38	\$26.12	\$29.85	\$33.58
50-59	\$6.88	\$13.76	\$20.64	\$27.52	\$34.40	\$41.28	\$48.17	\$55.05	\$61.93
60-69	\$11.39	\$22.79	\$34.18	\$45.58	\$56.97	\$68.37	\$79.76	\$91.15	\$102.55

TOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$1.65	\$3.30	\$4.94	\$6.59	\$8.24	\$9.89	\$11.54	\$13.18	\$14.83
30-39	\$2.98	\$5.97	\$8.95	\$11.94	\$14.92	\$17.91	\$20.89	\$23.88	\$26.86
40-49	\$5.87	\$11.74	\$17.61	\$23.48	\$29.36	\$35.23	\$41.10	\$46.97	\$52.84
50-59	\$11.11	\$22.22	\$33.33	\$44.45	\$55.56	\$66.67	\$77.78	\$88.89	\$100.00
60-69	\$17.78	\$35.56	\$53.34	\$71.12	\$88.90	\$106.68	\$124.47	\$142.25	\$160.03

TOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$1.65	\$3.30	\$4.94	\$6.59	\$8.24	\$9.89	\$11.54	\$13.18	\$14.83
30-39	\$2.98	\$5.97	\$8.95	\$11.94	\$14.92	\$17.91	\$20.89	\$23.88	\$26.86
40-49	\$5.87	\$11.74	\$17.61	\$23.48	\$29.36	\$35.23	\$41.10	\$46.97	\$52.84
50-59	\$11.11	\$22.22	\$33.33	\$44.45	\$55.56	\$66.67	\$77.78	\$88.89	\$100.00
60-69	\$17.78	\$35.56	\$53.34	\$71.12	\$88.90	\$106.68	\$124.47	\$142.25	\$160.03

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- Add'l Separation Waiting Period: 6 Months
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Product Code: C1190306-163805

Group Critical Illness

Royse ISD - Semimonthly (24pp/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	\$1.27	\$2.54	\$3.81	\$5.08	\$6.34	\$7.61	\$8.88	\$10.15	\$11.42
30-39	\$2.07	\$4.14	\$6.21	\$8.28	\$10.35	\$12.42	\$14.50	\$16.57	\$18.64
40-49	\$4.04	\$8.08	\$12.13	\$16.17	\$20.21	\$24.25	\$28.29	\$32.33	\$36.38
50-59	\$7.45	\$14.91	\$22.36	\$29.82	\$37.27	\$44.73	\$52.18	\$59.63	\$67.09
60-69	\$12.34	\$24.69	\$37.03	\$49.38	\$61.72	\$74.06	\$86.41	\$98.75	\$111.09

NONTOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$1.27	\$2.54	\$3.81	\$5.08	\$6.34	\$7.61	\$8.88	\$10.15	\$11.42
30-39	\$2.07	\$4.14	\$6.21	\$8.28	\$10.35	\$12.42	\$14.50	\$16.57	\$18.64
40-49	\$4.04	\$8.08	\$12.13	\$16.17	\$20.21	\$24.25	\$28.29	\$32.33	\$36.38
50-59	\$7.45	\$14.91	\$22.36	\$29.82	\$37.27	\$44.73	\$52.18	\$59.63	\$67.09
60-69	\$12.34	\$24.69	\$37.03	\$49.38	\$61.72	\$74.06	\$86.41	\$98.75	\$111.09

TOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$1.79	\$3.57	\$5.36	\$7.14	\$8.93	\$10.71	\$12.50	\$14.28	\$16.07
30-39	\$3.23	\$6.47	\$9.70	\$12.93	\$16.17	\$19.40	\$22.63	\$25.87	\$29.10
40-49	\$6.36	\$12.72	\$19.08	\$25.44	\$31.80	\$38.16	\$44.52	\$50.88	\$57.24
50-59	\$12.04	\$24.08	\$36.11	\$48.15	\$60.19	\$72.23	\$84.26	\$96.30	\$108.34
60-69	\$19.26	\$38.53	\$57.79	\$77.05	\$96.31	\$115.58	\$134.84	\$154.10	\$173.36

TOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$1.79	\$3.57	\$5.36	\$7.14	\$8.93	\$10.71	\$12.50	\$14.28	\$16.07
30-39	\$3.23	\$6.47	\$9.70	\$12.93	\$16.17	\$19.40	\$22.63	\$25.87	\$29.10
40-49	\$6.36	\$12.72	\$19.08	\$25.44	\$31.80	\$38.16	\$44.52	\$50.88	\$57.24
50-59	\$12.04	\$24.08	\$36.11	\$48.15	\$60.19	\$72.23	\$84.26	\$96.30	\$108.34
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Base Plan:

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(Loss of Sight, Speech, Hearing)
(Coma, Burns, Paralysis)

Riders:

- Optional Benefits Rider (BTAP)
- Progressive Diseases Rider

Provisions:

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- Add'l Separation Waiting Period: 6 Months
- Re-Separation Waiting Period: 6 Months
- Benefit Reduction at Age 70
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Group Attributes:

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Product Code: C1190306-163805

Group Critical Illness

Royse 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	\$2.54	\$5.08	\$7.61	\$10.15	\$12.69	\$15.23	\$17.76	\$20.30	\$22.84
30-39	\$4.14	\$8.28	\$12.42	\$16.57	\$20.71	\$24.85	\$28.99	\$33.13	\$37.27
40-49	\$8.08	\$16.17	\$24.25	\$32.33	\$40.42	\$48.50	\$56.58	\$64.67	\$72.75
50-59	\$14.91	\$29.82	\$44.73	\$59.63	\$74.54	\$89.45	\$104.36	\$119.27	\$134.18
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40-49	\$8.08	\$16.17	\$24.25	\$32.33	\$40.42	\$48.50	\$56.58	\$64.67	\$72.75
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18-29	\$3.57	\$7.14	\$10.71	\$14.28	\$17.85	\$21.43	\$25.00	\$28.57	\$32.14
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50-59	\$24.08	\$48.15	\$72.23	\$96.30	\$120.38	\$144.45	\$168.53	\$192.60	\$216.68
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40-49	\$12.72	\$25.44	\$38.16	\$50.88	\$63.60	\$76.33	\$89.05	\$101.77	\$114.49
50-59	\$24.08	\$48.15	\$72.23	\$96.30	\$120.38	\$144.45	\$168.53	\$192.60	\$216.68
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Product Code: C1190306-163805

Group Critical Illness

Royse ISD - Annual (1 pp/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	\$30.45	\$60.90	\$91.35	\$121.80	\$152.25	\$182.70	\$213.15	\$243.60	\$274.05
30-39	\$49.70	\$99.40	\$149.10	\$198.80	\$248.50	\$298.20	\$347.90	\$397.60	\$447.30
40-49	\$97.00	\$194.00	\$291.00	\$388.00	\$485.00	\$582.00	\$679.00	\$776.00	\$873.00
50-59	\$178.90	\$357.80	\$536.70	\$715.60	\$894.50	\$1,073.40	\$1,252.30	\$1,431.20	\$1,610.10
60-69	\$296.25	\$592.50	\$888.75	\$1,185.00	\$1,481.25	\$1,777.50	\$2,073.75	\$2,370.00	\$2,666.25

NONTOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$30.45	\$60.90	\$91.35	\$121.80	\$152.25	\$182.70	\$213.15	\$243.60	\$274.05
30-39	\$49.70	\$99.40	\$149.10	\$198.80	\$248.50	\$298.20	\$347.90	\$397.60	\$447.30
40-49	\$97.00	\$194.00	\$291.00	\$388.00	\$485.00	\$582.00	\$679.00	\$776.00	\$873.00
50-59	\$178.90	\$357.80	\$536.70	\$715.60	\$894.50	\$1,073.40	\$1,252.30	\$1,431.20	\$1,610.10
60-69	\$296.25	\$592.50	\$888.75	\$1,185.00	\$1,481.25	\$1,777.50	\$2,073.75	\$2,370.00	\$2,666.25

TOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$42.85	\$85.70	\$128.55	\$171.40	\$214.25	\$257.10	\$299.95	\$342.80	\$385.65
30-39	\$77.60	\$155.20	\$232.80	\$310.40	\$388.00	\$465.60	\$543.20	\$620.80	\$698.40
40-49	\$152.65	\$305.30	\$457.95	\$610.60	\$763.25	\$915.90	\$1,068.55	\$1,221.20	\$1,373.85
50-59	\$288.90	\$577.80	\$866.70	\$1,155.60	\$1,444.50	\$1,733.40	\$2,022.30	\$2,311.20	\$2,600.10
60-69	\$462.30	\$924.60	\$1,386.90	\$1,849.20	\$2,311.50	\$2,773.80	\$3,236.10	\$3,698.40	\$4,160.70

TOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$42.85	\$85.70	\$128.55	\$171.40	\$214.25	\$257.10	\$299.95	\$342.80	\$385.65
30-39	\$77.60	\$155.20	\$232.80	\$310.40	\$388.00	\$465.60	\$543.20	\$620.80	\$698.40
40-49	\$152.65	\$305.30	\$457.95	\$610.60	\$763.25	\$915.90	\$1,068.55	\$1,221.20	\$1,373.85
50-59	\$288.90	\$577.80	\$866.70	\$1,155.60	\$1,444.50	\$1,733.40	\$2,022.30	\$2,311.20	\$2,600.10
60-69	\$462.30	\$924.60	\$1,386.90	\$1,849.20	\$2,311.50	\$2,773.80	\$3,236.10	\$3,698.40	\$4,160.70

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: 1 Year

Group Attributes:

- Situs State: TX
- Eligible Lives: 700

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

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Product Code: C1190306-163805

Group Critical Illness Insurance

GENELCO RATES - Monthly

EMPLOYEE - Issue Age Rates			PARTIAL PLAN CODE		
			Monthly / \$1000	Monthly Flat Cost	
Coverage	PRODUCT ID	AGE	003VT	00000	
LUMP SUM Employee Non-Tobacco	C R E (1/2/3)	29	\$0.50750		
		39	\$0.82833		
		49	\$1.61667		
		59	\$2.98167		
		69	\$4.93750		
	L N (G/U)				
LUMP SUM Employee Tobacco	C R E (1/2/3)	29	\$0.71417		
		39	\$1.29333		
		49	\$2.54417		
		59	\$4.81500		
		69	\$7.70500		
	L T (G/U)				
FLAT Employee	N/A	99		\$0.00000	

SPOUSE - Issue Age Rates			PARTIAL PLAN CODE		
			Monthly / \$1000	Monthly Flat Cost	
Coverage	PRODUCT ID	AGE	003VT	00000	
LUMP SUM Spouse Non-Tobacco	C R S (1/2/3)	29	\$0.50750		
		39	\$0.82833		
		49	\$1.61667		
		59	\$2.98167		
		69	\$4.93750		
	L N (G/U)				
LUMP SUM Spouse Tobacco	C R S (1/2/3)	29	\$0.71417		
		39	\$1.29333		
		49	\$2.54417		
		59	\$4.81500		
		69	\$7.70500		
	L T (G/U)				
FLAT Spouse	N/A	99		\$0.00000	

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Group Critical Illness Insurance

ENROLLMENT RATES

EMPLOYEE - Issue Age Rates		Annual Rates			
		Annual / \$1000	Annual Flat Cost	Mayo Annual Flat Cost	
Coverage	AGE				
Employee Non-Tobacco	18-29	\$6.09	\$0.00		
	30-39	\$9.94	\$0.00		
	40-49	\$19.40	\$0.00		
	50-59	\$35.78	\$0.00		
	60-69	\$59.25	\$0.00		
			\$0.00		
			\$0.00		
			\$0.00		
			\$0.00		
			\$0.00		
Employee Tobacco	18-29	\$8.57	\$0.00		
	30-39	\$15.52	\$0.00		
	40-49	\$30.53	\$0.00		
	50-59	\$57.78	\$0.00		
	60-69	\$92.46	\$0.00		
			\$0.00		
			\$0.00		
			\$0.00		
			\$0.00		
			\$0.00		

SPOUSE - Issue Age Rates		Annual Rates		
		Annual / \$1000	Annual Flat Cost	
Coverage	AGE			
Spouse Non-Tobacco	18-29	\$6.09	\$0.00	
	30-39	\$9.94	\$0.00	
	40-49	\$19.40	\$0.00	
	50-59	\$35.78	\$0.00	
	60-69	\$59.25	\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
Spouse Tobacco	18-29	\$8.57	\$0.00	
	30-39	\$15.52	\$0.00	
	40-49	\$30.53	\$0.00	
	50-59	\$57.78	\$0.00	
	60-69	\$92.46	\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	

Base Plan:

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