

Group Critical Illness

Everman 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	\$5.07	\$7.61	\$10.15	\$12.68	\$15.22	\$17.76	\$20.29	\$22.83
30-39	\$4.14	\$8.28	\$12.42	\$16.56	\$20.70	\$24.84	\$28.98	\$33.12	\$37.26
40-49	\$8.08	\$16.17	\$24.25	\$32.34	\$40.42	\$48.50	\$56.59	\$64.67	\$72.76
50-59	\$14.91	\$29.82	\$44.72	\$59.63	\$74.54	\$89.45	\$104.36	\$119.27	\$134.17
60-69	\$24.69	\$49.37	\$74.06	\$98.74	\$123.43	\$148.12	\$172.80	\$197.49	\$222.18

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	\$5.07	\$7.61	\$10.15	\$12.68	\$15.22	\$17.76	\$20.29	\$22.83
30-39	\$4.14	\$8.28	\$12.42	\$16.56	\$20.70	\$24.84	\$28.98	\$33.12	\$37.26
40-49	\$8.08	\$16.17	\$24.25	\$32.34	\$40.42	\$48.50	\$56.59	\$64.67	\$72.76
50-59	\$14.91	\$29.82	\$44.72	\$59.63	\$74.54	\$89.45	\$104.36	\$119.27	\$134.17
60-69	\$24.69	\$49.37	\$74.06	\$98.74	\$123.43	\$148.12	\$172.80	\$197.49	\$222.18

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	\$17.86	\$21.43	\$25.00	\$28.57	\$32.14
30-39	\$6.47	\$12.93	\$19.40	\$25.86	\$32.33	\$38.79	\$45.26	\$51.72	\$58.19
40-49	\$12.72	\$25.44	\$38.16	\$50.88	\$63.60	\$76.32	\$89.03	\$101.75	\$114.47
50-59	\$24.07	\$48.15	\$72.22	\$96.29	\$120.37	\$144.44	\$168.51	\$192.59	\$216.66
60-69	\$38.53	\$77.05	\$115.58	\$154.11	\$192.63	\$231.16	\$269.69	\$308.22	\$346.74

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	\$17.86	\$21.43	\$25.00	\$28.57	\$32.14
30-39	\$6.47	\$12.93	\$19.40	\$25.86	\$32.33	\$38.79	\$45.26	\$51.72	\$58.19
40-49	\$12.72	\$25.44	\$38.16	\$50.88	\$63.60	\$76.32	\$89.03	\$101.75	\$114.47
50-59	\$24.07	\$48.15	\$72.22	\$96.29	\$120.37	\$144.44	\$168.51	\$192.59	\$216.66
60-69	\$38.53	\$77.05	\$115.58	\$154.11	\$192.63	\$231.16	\$269.69	\$308.22	\$346.74

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: 2 Years

Group Attributes:

- Situs State: TX
- Eligible Lives: 750

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

Published: Mar-16 Series C21000 C121000-190122-153059-F3z1ia80-03kDTPv-50788

Product Code: C1190122-153059

Group Critical Illness

Everman 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	\$7.64	\$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	\$28.48	\$34.18	\$39.88	\$45.57	\$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	\$7.64	\$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	\$28.48	\$34.18	\$39.88	\$45.57	\$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	\$10.44	\$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	\$44.44	\$50.00
60-69	\$8.89	\$17.78	\$26.67	\$35.56	\$44.45	\$53.35	\$62.24	\$71.13	\$80.02

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	\$10.44	\$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	\$44.44	\$50.00
60-69	\$8.89	\$17.78	\$26.67	\$35.56	\$44.45	\$53.35	\$62.24	\$71.13	\$80.02

Base Plan:

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- Without Skin Cancer Benefit
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(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
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Group Attributes:

- Situs State: TX
- Eligible Lives: 750

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Published: Mar-16 Series C21000 C121000-190122-153059-F3z1ia80-03kDTPv-50788

Product Code: C1190122-153059

Group Critical Illness

Everman 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	\$5.85	\$7.02	\$8.20	\$9.37	\$10.54
30-39	\$1.91	\$3.82	\$5.73	\$7.64	\$9.55	\$11.47	\$13.38	\$15.29	\$17.20
40-49	\$3.73	\$7.46	\$11.19	\$14.92	\$18.66	\$22.39	\$26.12	\$29.85	\$33.58
50-59	\$6.88	\$13.76	\$20.64	\$27.52	\$34.40	\$41.28	\$48.16	\$55.05	\$61.93
60-69	\$11.39	\$22.79	\$34.18	\$45.57	\$56.97	\$68.36	\$79.76	\$91.15	\$102.54

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	\$5.85	\$7.02	\$8.20	\$9.37	\$10.54
30-39	\$1.91	\$3.82	\$5.73	\$7.64	\$9.55	\$11.47	\$13.38	\$15.29	\$17.20
40-49	\$3.73	\$7.46	\$11.19	\$14.92	\$18.66	\$22.39	\$26.12	\$29.85	\$33.58
50-59	\$6.88	\$13.76	\$20.64	\$27.52	\$34.40	\$41.28	\$48.16	\$55.05	\$61.93
60-69	\$11.39	\$22.79	\$34.18	\$45.57	\$56.97	\$68.36	\$79.76	\$91.15	\$102.54

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	\$13.19	\$14.83
30-39	\$2.98	\$5.97	\$8.95	\$11.94	\$14.92	\$17.90	\$20.89	\$23.87	\$26.86
40-49	\$5.87	\$11.74	\$17.61	\$23.48	\$29.35	\$35.22	\$41.09	\$46.96	\$52.83
50-59	\$11.11	\$22.22	\$33.33	\$44.44	\$55.55	\$66.66	\$77.78	\$88.89	\$100.00
60-69	\$17.78	\$35.56	\$53.35	\$71.13	\$88.91	\$106.69	\$124.47	\$142.25	\$160.04

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	\$13.19	\$14.83
30-39	\$2.98	\$5.97	\$8.95	\$11.94	\$14.92	\$17.90	\$20.89	\$23.87	\$26.86
40-49	\$5.87	\$11.74	\$17.61	\$23.48	\$29.35	\$35.22	\$41.09	\$46.96	\$52.83
50-59	\$11.11	\$22.22	\$33.33	\$44.44	\$55.55	\$66.66	\$77.78	\$88.89	\$100.00
60-69	\$17.78	\$35.56	\$53.35	\$71.13	\$88.91	\$106.69	\$124.47	\$142.25	\$160.04

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Group Attributes:

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Product Code: C1190122-153059

Group Critical Illness

Everman 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	\$5.07	\$6.34	\$7.61	\$8.88	\$10.15	\$11.42
30-39	\$2.07	\$4.14	\$6.21	\$8.28	\$10.35	\$12.42	\$14.49	\$16.56	\$18.63
40-49	\$4.04	\$8.08	\$12.13	\$16.17	\$20.21	\$24.25	\$28.29	\$32.34	\$36.38
50-59	\$7.45	\$14.91	\$22.36	\$29.82	\$37.27	\$44.72	\$52.18	\$59.63	\$67.09
60-69	\$12.34	\$24.69	\$37.03	\$49.37	\$61.72	\$74.06	\$86.40	\$98.74	\$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	\$5.07	\$6.34	\$7.61	\$8.88	\$10.15	\$11.42
30-39	\$2.07	\$4.14	\$6.21	\$8.28	\$10.35	\$12.42	\$14.49	\$16.56	\$18.63
40-49	\$4.04	\$8.08	\$12.13	\$16.17	\$20.21	\$24.25	\$28.29	\$32.34	\$36.38
50-59	\$7.45	\$14.91	\$22.36	\$29.82	\$37.27	\$44.72	\$52.18	\$59.63	\$67.09
60-69	\$12.34	\$24.69	\$37.03	\$49.37	\$61.72	\$74.06	\$86.40	\$98.74	\$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	\$16.16	\$19.40	\$22.63	\$25.86	\$29.09
40-49	\$6.36	\$12.72	\$19.08	\$25.44	\$31.80	\$38.16	\$44.52	\$50.88	\$57.24
50-59	\$12.04	\$24.07	\$36.11	\$48.15	\$60.18	\$72.22	\$84.26	\$96.29	\$108.33
60-69	\$19.26	\$38.53	\$57.79	\$77.05	\$96.32	\$115.58	\$134.84	\$154.11	\$173.37

TOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
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40-49	\$6.36	\$12.72	\$19.08	\$25.44	\$31.80	\$38.16	\$44.52	\$50.88	\$57.24
50-59	\$12.04	\$24.07	\$36.11	\$48.15	\$60.18	\$72.22	\$84.26	\$96.29	\$108.33
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Provisions:

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Group Attributes:

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Product Code: C1190122-153059

Group Critical Illness

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

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40-49	\$8.08	\$16.17	\$24.25	\$32.34	\$40.42	\$48.50	\$56.59	\$64.67	\$72.76
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Product Code: CI190122-153059

Group Critical Illness

Everman 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	\$30.44	\$60.88	\$91.32	\$121.76	\$152.20	\$182.64	\$213.08	\$243.52	\$273.96
30-39	\$49.68	\$99.37	\$149.05	\$198.74	\$248.42	\$298.11	\$347.79	\$397.48	\$447.16
40-49	\$97.01	\$194.02	\$291.02	\$388.03	\$485.04	\$582.05	\$679.06	\$776.06	\$873.07
50-59	\$178.90	\$357.80	\$536.70	\$715.59	\$894.49	\$1,073.39	\$1,252.29	\$1,431.19	\$1,610.09
60-69	\$296.23	\$592.47	\$888.70	\$1,184.94	\$1,481.17	\$1,777.40	\$2,073.64	\$2,369.87	\$2,666.10

NONTOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$30.44	\$60.88	\$91.32	\$121.76	\$152.20	\$182.64	\$213.08	\$243.52	\$273.96
30-39	\$49.68	\$99.37	\$149.05	\$198.74	\$248.42	\$298.11	\$347.79	\$397.48	\$447.16
40-49	\$97.01	\$194.02	\$291.02	\$388.03	\$485.04	\$582.05	\$679.06	\$776.06	\$873.07
50-59	\$178.90	\$357.80	\$536.70	\$715.59	\$894.49	\$1,073.39	\$1,252.29	\$1,431.19	\$1,610.09
60-69	\$296.23	\$592.47	\$888.70	\$1,184.94	\$1,481.17	\$1,777.40	\$2,073.64	\$2,369.87	\$2,666.10

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	\$85.71	\$128.56	\$171.41	\$214.26	\$257.12	\$299.97	\$342.82	\$385.67
30-39	\$77.59	\$155.17	\$232.76	\$310.34	\$387.93	\$465.51	\$543.10	\$620.68	\$698.27
40-49	\$152.63	\$305.26	\$457.89	\$610.52	\$763.15	\$915.78	\$1,068.41	\$1,221.04	\$1,373.67
50-59	\$288.88	\$577.76	\$866.64	\$1,155.52	\$1,444.40	\$1,733.28	\$2,022.16	\$2,311.04	\$2,599.92
60-69	\$462.32	\$924.65	\$1,386.97	\$1,849.29	\$2,311.62	\$2,773.94	\$3,236.26	\$3,698.59	\$4,160.91

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	\$85.71	\$128.56	\$171.41	\$214.26	\$257.12	\$299.97	\$342.82	\$385.67
30-39	\$77.59	\$155.17	\$232.76	\$310.34	\$387.93	\$465.51	\$543.10	\$620.68	\$698.27
40-49	\$152.63	\$305.26	\$457.89	\$610.52	\$763.15	\$915.78	\$1,068.41	\$1,221.04	\$1,373.67
50-59	\$288.88	\$577.76	\$866.64	\$1,155.52	\$1,444.40	\$1,733.28	\$2,022.16	\$2,311.04	\$2,599.92
60-69	\$462.32	\$924.65	\$1,386.97	\$1,849.29	\$2,311.62	\$2,773.94	\$3,236.26	\$3,698.59	\$4,160.91

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: 2 Years

Group Attributes:

- Situs State: TX
- Eligible Lives: 750

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

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Product Code: C1190122-153059

Group Critical Illness Insurance

GENELCO RATES - Monthly

EMPLOYEE - Issue Age Rates			PARTIAL PLAN CODE		
			Monthly / \$1000	Monthly Flat Cost	
Coverage	PRODUCT ID	AGE	003VT	00JSL	
LUMP SUM Employee Non-Tobacco	C R E (1/2/3)	29	\$0.50734		
		39	\$0.82808		
		49	\$1.61680		
		59	\$2.98164		
		69	\$4.93723		
	L N (G/U)				
LUMP SUM Employee Tobacco	C R E (1/2/3)	29	\$0.71421		
		39	\$1.29309		
		49	\$2.54384		
		59	\$4.81467		
		69	\$7.70539		
	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	00JSL	
LUMP SUM Spouse Non-Tobacco	C R S (1/2/3)	29	\$0.50734		
		39	\$0.82808		
		49	\$1.61680		
		59	\$2.98164		
		69	\$4.93723		
	L N (G/U)				
LUMP SUM Spouse Tobacco	C R S (1/2/3)	29	\$0.71421		
		39	\$1.29309		
		49	\$2.54384		
		59	\$4.81467		
		69	\$7.70539		
	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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