

## Premium Rates

### Employee Non-Tobacco Monthly Premiums

Age	\$15,000	\$30,000	\$45,000
18-25	\$6.11	\$10.70	\$15.29
26-30	\$8.01	\$14.50	\$20.99
31-35	\$9.24	\$16.96	\$24.68
36-40	\$11.95	\$22.39	\$32.82
41-45	\$14.41	\$27.30	\$40.19
46-50	\$17.22	\$32.92	\$48.62
51-55	\$26.64	\$51.75	\$76.87
56-60	\$26.01	\$50.49	\$74.98
61-65	\$53.60	\$105.68	\$157.76
66+	\$94.79	\$188.06	\$281.33

### Spouse Non-Tobacco Monthly Premiums

Age	\$7,500	\$15,000	\$22,500
18-25	\$3.58	\$5.64	\$7.70
26-30	\$4.53	\$7.54	\$10.55
31-35	\$5.14	\$8.77	\$12.39
36-40	\$6.50	\$11.48	\$16.46
41-45	\$7.73	\$13.94	\$20.14
46-50	\$9.13	\$16.75	\$24.36
51-55	\$13.84	\$26.16	\$38.48
56-60	\$13.53	\$25.53	\$37.54
61-65	\$27.32	\$53.13	\$78.93
66+	\$47.92	\$94.32	\$140.71

### Employee Tobacco Monthly Premiums

Age	\$15,000	\$30,000	\$45,000
18-25	\$8.10	\$14.68	\$21.26
26-30	\$10.71	\$19.89	\$29.08
31-35	\$13.33	\$25.13	\$36.94
36-40	\$18.00	\$34.47	\$50.95
41-45	\$21.67	\$41.82	\$61.97
46-50	\$25.94	\$50.37	\$74.79
51-55	\$40.94	\$80.36	\$119.78
56-60	\$41.41	\$81.30	\$121.19
61-65	\$82.94	\$164.36	\$245.78
66+	\$143.27	\$285.02	\$426.77

### Spouse Tobacco Monthly Premiums

Age	\$7,500	\$15,000	\$22,500
18-25	\$4.57	\$7.63	\$10.68
26-30	\$5.88	\$10.23	\$14.59
31-35	\$7.19	\$12.85	\$18.52
36-40	\$9.52	\$17.52	\$25.52
41-45	\$11.36	\$21.20	\$31.03
46-50	\$13.49	\$25.47	\$37.44
51-55	\$20.99	\$40.47	\$59.94
56-60	\$21.23	\$40.94	\$60.65
61-65	\$41.99	\$82.47	\$122.94
66+	\$72.16	\$142.80	\$213.44

The premium and product availability indicated in this proposal are subject to change as a result of final underwriting.