

Premium Rates

Employee Non-Tobacco Biweekly Premiums

Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-25	\$1.35	\$2.04	\$2.74	\$3.43	\$4.12	\$4.82	\$5.51	\$6.21	\$6.90	\$7.59
26-30	\$1.61	\$2.56	\$3.52	\$4.47	\$5.42	\$6.38	\$7.33	\$8.28	\$9.24	\$10.19
31-35	\$1.79	\$2.92	\$4.05	\$5.19	\$6.32	\$7.45	\$8.59	\$9.72	\$10.85	\$11.98
36-40	\$2.20	\$3.75	\$5.30	\$6.85	\$8.40	\$9.94	\$11.49	\$13.04	\$14.59	\$16.14
41-45	\$2.71	\$4.77	\$6.82	\$8.88	\$10.94	\$12.99	\$15.05	\$17.11	\$19.16	\$21.22
46-50	\$3.11	\$5.56	\$8.01	\$10.47	\$12.92	\$15.37	\$17.83	\$20.28	\$22.73	\$25.18
51-55	\$4.45	\$8.25	\$12.05	\$15.85	\$19.65	\$23.45	\$27.25	\$31.05	\$34.85	\$38.65
56-60	\$4.30	\$7.94	\$11.58	\$15.22	\$18.87	\$22.51	\$26.15	\$29.79	\$33.43	\$37.08
61-65	\$8.26	\$15.87	\$23.48	\$31.09	\$38.70	\$46.31	\$53.92	\$61.53	\$69.13	\$76.74
66+	\$14.28	\$27.90	\$41.53	\$55.15	\$68.78	\$82.40	\$96.03	\$109.65	\$123.28	\$136.90

Spouse Non-Tobacco Biweekly Premiums

Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000
18-25	\$1.35	\$1.70	\$2.04	\$2.39	\$2.74	\$3.08	\$3.43	\$3.78	\$4.12
26-30	\$1.61	\$2.09	\$2.56	\$3.04	\$3.52	\$3.99	\$4.47	\$4.95	\$5.42
31-35	\$1.79	\$2.35	\$2.92	\$3.49	\$4.05	\$4.62	\$5.19	\$5.75	\$6.32
36-40	\$2.20	\$2.98	\$3.75	\$4.53	\$5.30	\$6.07	\$6.85	\$7.62	\$8.40
41-45	\$2.71	\$3.74	\$4.77	\$5.80	\$6.82	\$7.85	\$8.88	\$9.91	\$10.94
46-50	\$3.11	\$4.33	\$5.56	\$6.79	\$8.01	\$9.24	\$10.47	\$11.69	\$12.92
51-55	\$4.45	\$6.35	\$8.25	\$10.15	\$12.05	\$13.95	\$15.85	\$17.75	\$19.65
56-60	\$4.30	\$6.12	\$7.94	\$9.76	\$11.58	\$13.40	\$15.22	\$17.04	\$18.87
61-65	\$8.26	\$12.07	\$15.87	\$19.68	\$23.48	\$27.29	\$31.09	\$34.89	\$38.70
66+	\$14.28	\$21.09	\$27.90	\$34.72	\$41.53	\$48.34	\$55.15	\$61.97	\$68.78

Employee Tobacco Biweekly Premiums

Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-25	\$1.72	\$2.79	\$3.86	\$4.93	\$6.00	\$7.07	\$8.14	\$9.21	\$10.28	\$11.35
26-30	\$2.09	\$3.52	\$4.96	\$6.39	\$7.83	\$9.26	\$10.70	\$12.13	\$13.57	\$15.00
31-35	\$2.52	\$4.38	\$6.25	\$8.11	\$9.98	\$11.84	\$13.71	\$15.57	\$17.44	\$19.30
36-40	\$3.42	\$6.18	\$8.95	\$11.71	\$14.48	\$17.24	\$20.01	\$22.77	\$25.54	\$28.30
41-45	\$4.21	\$7.76	\$11.32	\$14.87	\$18.43	\$21.98	\$25.54	\$29.09	\$32.65	\$36.20
46-50	\$4.84	\$9.02	\$13.20	\$17.38	\$21.56	\$25.74	\$29.92	\$34.10	\$38.28	\$42.46
51-55	\$7.14	\$13.63	\$20.11	\$26.60	\$33.09	\$39.57	\$46.06	\$52.54	\$59.03	\$65.52
56-60	\$7.11	\$13.57	\$20.02	\$26.48	\$32.93	\$39.39	\$45.84	\$52.30	\$58.75	\$65.21
61-65	\$13.83	\$27.00	\$40.18	\$53.35	\$66.53	\$79.70	\$92.88	\$106.05	\$119.22	\$132.40
66+	\$23.88	\$47.11	\$70.34	\$93.56	\$116.79	\$140.02	\$163.24	\$186.47	\$209.70	\$232.92

Spouse Tobacco Biweekly Premiums

Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000
18-25	\$1.72	\$2.26	\$2.79	\$3.33	\$3.86	\$4.40	\$4.93	\$5.47	\$6.00
26-30	\$2.09	\$2.81	\$3.52	\$4.24	\$4.96	\$5.68	\$6.39	\$7.11	\$7.83
31-35	\$2.52	\$3.45	\$4.38	\$5.32	\$6.25	\$7.18	\$8.11	\$9.05	\$9.98
36-40	\$3.42	\$4.80	\$6.18	\$7.57	\$8.95	\$10.33	\$11.71	\$13.10	\$14.48
41-45	\$4.21	\$5.99	\$7.76	\$9.54	\$11.32	\$13.10	\$14.87	\$16.65	\$18.43
46-50	\$4.84	\$6.93	\$9.02	\$11.11	\$13.20	\$15.29	\$17.38	\$19.47	\$21.56
51-55	\$7.14	\$10.38	\$13.63	\$16.87	\$20.11	\$23.36	\$26.60	\$29.84	\$33.09
56-60	\$7.11	\$10.34	\$13.57	\$16.79	\$20.02	\$23.25	\$26.48	\$29.70	\$32.93
61-65	\$13.83	\$20.42	\$27.00	\$33.59	\$40.18	\$46.77	\$53.35	\$59.94	\$66.53
66+	\$23.88	\$35.50	\$47.11	\$58.72	\$70.34	\$81.95	\$93.56	\$105.18	\$116.79

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