

1. Long Term Disability Coverage
 - a. Ages 17-49 = \$24.90*
 - b. Ages 50-59 = \$46.50*
 - c. Ages 60+ = \$81.60*
 - d. *Your monthly rate **will not** increase as you get older, whatever age rate you opt in at will stay the same in perpetuity.
2. Hospitalization Coverage
 - a. Individual Member: \$20.36
 - b. Member with Spouse: \$40.74
 - c. Member with Child(ren): \$32.46
 - d. Family: \$52.84
3. Accident Coverage
 - a. Individual Member: \$16.42
 - b. Member and Spouse: \$27.41
 - c. Member and Child(ren): 36.48
 - d. Family: \$47.47
4. Critical Illness Coverage
 - a. See next page

Employee Non-Tobacco Monthly Premiums

Age	\$10,000	\$20,000	\$30,000
18-29	\$4.28	\$8.54	\$12.80
30-39	\$6.89	\$13.76	\$20.63
40-49	\$13.28	\$26.55	\$39.81
50-59	\$25.66	\$51.31	\$76.95
60+	\$49.07	\$98.13	\$147.18

Spouse Non-Tobacco Monthly Premiums

Age	\$5,000	\$10,000	\$15,000
18-29	\$1.86	\$3.71	\$5.55
30-39	\$3.17	\$6.32	\$9.46
40-49	\$6.36	\$12.71	\$19.05
50-59	\$12.55	\$25.09	\$37.62
60+	\$24.26	\$48.50	\$72.74

Employee Tobacco Monthly Premiums

Age	\$10,000	\$20,000	\$30,000
18-29	\$5.98	\$11.93	\$17.89
30-39	\$10.70	\$21.39	\$32.07
40-49	\$20.88	\$41.75	\$62.61
50-59	\$41.56	\$83.11	\$124.65
60+	\$76.87	\$153.71	\$230.56

Spouse Tobacco Monthly Premiums

Age	\$5,000	\$10,000	\$15,000
18-29	\$2.71	\$5.40	\$8.09
30-39	\$5.07	\$10.13	\$15.18
40-49	\$10.16	\$20.31	\$30.45
50-59	\$20.51	\$40.99	\$61.48
60+	\$38.16	\$76.29	\$114.43