

Voluntary Critical Illness Coverage Selection and Premium Calculation

Please note that the premium amounts presented below may vary slightly from the amounts provided on your enrollment form, due to rounding.

The premium rates for employees under this plan are contingent upon tobacco use. If you have used tobacco in any form (cigarettes, chewing tobacco, forms of nicotine replacement, etc.) during the last 12 months, you must refer to the tobacco premium table. If not, refer to the non-tobacco premium table.

To select your benefit amount and calculate your premium, do the following:

- 1) Locate the benefit amount you want from the top row of the employee premium table (tobacco or non-tobacco). Your benefit amount must be in an increment of \$10,000. Refer to the Coverage Guidelines section for minimums and maximums, if needed.

- 2) Find your age bracket in the far left column.
- 3) Your premium amount is found in the box where the row (your age) and the column (benefit amount) intersect.
- 4) Enter the benefit and premium amounts into their respective areas in the Voluntary Critical Illness section of your enrollment form.

If the benefit amount you want to select is greater than any amount in the table below, select the benefit amount from the top row that when multiplied by another number results in the benefit amount you want to select. For example, if you want \$20,000 in coverage, you obtain your premium amount by multiplying the rate for \$10,000 times 2.

VOLUNTARY CRITICAL ILLNESS EMPLOYEE PREMIUM RATES FOR NON-TOBACCO USERS (26 PAYROLL DEDUCTIONS PER YEAR)					
Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
0 - 24	\$1.98	\$3.97	\$5.95	\$7.94	\$9.92
25 - 29	\$2.40	\$4.80	\$7.20	\$9.60	\$12.00
30 - 34	\$3.09	\$6.18	\$9.28	\$12.37	\$15.46
35 - 39	\$4.11	\$8.22	\$12.32	\$16.43	\$20.54
40 - 44	\$5.86	\$11.72	\$17.58	\$23.45	\$29.31
45 - 49	\$8.03	\$16.06	\$24.09	\$32.12	\$40.15
50 - 54	\$10.52	\$21.05	\$31.57	\$42.09	\$52.62
55 - 59	\$13.85	\$27.69	\$41.54	\$55.38	\$69.23
60 - 64	\$19.38	\$38.77	\$58.15	\$77.54	\$96.92
65 - 69	\$25.89	\$51.78	\$77.68	\$103.57	\$129.46
70 - 74	\$36.37	\$72.74	\$109.11	\$145.48	\$181.85
75 - 79	\$49.98	\$99.97	\$149.95	\$199.94	\$249.92
80+	\$64.06	\$128.12	\$192.18	\$256.25	\$320.31

VOLUNTARY CRITICAL ILLNESS EMPLOYEE PREMIUM RATES FOR TOBACCO USERS (26 PAYROLL DEDUCTIONS PER YEAR)					
Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
0 - 24	\$2.12	\$4.25	\$6.37	\$8.49	\$10.62
25 - 29	\$2.63	\$5.26	\$7.89	\$10.52	\$13.15
30 - 34	\$3.55	\$7.11	\$10.66	\$14.22	\$17.77
35 - 39	\$4.94	\$9.88	\$14.82	\$19.75	\$24.69
40 - 44	\$7.48	\$14.95	\$22.43	\$29.91	\$37.38
45 - 49	\$11.31	\$22.62	\$33.92	\$45.23	\$56.54
50 - 54	\$16.71	\$33.42	\$50.12	\$66.83	\$83.54
55 - 59	\$24.23	\$48.46	\$72.69	\$96.92	\$121.15
60 - 64	\$36.78	\$73.57	\$110.35	\$147.14	\$183.92
65 - 69	\$52.85	\$105.69	\$158.54	\$211.38	\$264.23
70 - 74	\$71.22	\$142.43	\$213.65	\$284.86	\$356.08
75 - 79	\$86.58	\$173.17	\$259.75	\$346.34	\$432.92
80+	\$103.98	\$207.97	\$311.95	\$415.94	\$519.92

Child dependent coverage is offered at no additional cost.

**SPOUSE PREMIUM RATES FOR NON-TOBACCO USERS
(26 PAYROLL DEDUCTIONS PER YEAR)**

Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
0 - 24	\$1.66	\$3.32	\$4.98	\$6.65	\$8.31
25 - 29	\$1.94	\$3.88	\$5.82	\$7.75	\$9.69
30 - 34	\$2.54	\$5.08	\$7.62	\$10.15	\$12.69
35 - 39	\$3.51	\$7.02	\$10.52	\$14.03	\$17.54
40 - 44	\$5.35	\$10.71	\$16.06	\$21.42	\$26.77
45 - 49	\$8.22	\$16.43	\$24.65	\$32.86	\$41.08
50 - 54	\$12.14	\$24.28	\$36.42	\$48.55	\$60.69
55 - 59	\$17.22	\$34.43	\$51.65	\$68.86	\$86.08
60 - 64	\$24.78	\$49.57	\$74.35	\$99.14	\$123.92
65 - 69	\$33.32	\$66.65	\$99.97	\$133.29	\$166.62
70 - 74	\$46.80	\$93.60	\$140.40	\$187.20	\$234.00
75 - 79	\$62.17	\$124.34	\$186.51	\$248.68	\$310.85
80+	\$77.63	\$155.26	\$232.89	\$310.52	\$388.15

**SPOUSE PREMIUM RATES FOR TOBACCO USERS
(26 PAYROLL DEDUCTIONS PER YEAR)**

Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
0 - 24	\$1.89	\$3.78	\$5.68	\$7.57	\$9.46
25 - 29	\$2.31	\$4.62	\$6.92	\$9.23	\$11.54
30 - 34	\$3.28	\$6.55	\$9.83	\$13.11	\$16.38
35 - 39	\$4.98	\$9.97	\$14.95	\$19.94	\$24.92
40 - 44	\$8.35	\$16.71	\$25.06	\$33.42	\$41.77
45 - 49	\$14.12	\$28.25	\$42.37	\$56.49	\$70.62
50 - 54	\$22.20	\$44.40	\$66.60	\$88.80	\$111.00
55 - 59	\$33.28	\$66.55	\$99.83	\$133.11	\$166.38
60 - 64	\$50.72	\$101.45	\$152.17	\$202.89	\$253.62
65 - 69	\$72.28	\$144.55	\$216.83	\$289.11	\$361.38
70 - 74	\$98.45	\$196.89	\$295.34	\$393.78	\$492.23
75 - 79	\$117.23	\$234.46	\$351.69	\$468.92	\$586.15
80+	\$138.69	\$277.38	\$416.08	\$554.77	\$693.46