

## Premium rates for 18 pay periods

Reference the following rate tables for premium rates for your accident, critical illness, hospital indemnity and life insurance benefits

### Accident Insurance

Coverage type	Premium per employee
Employee only	\$6.01
Employee + Spouse	\$10.06
Employee + Child(ren)	\$15.01
Employee + Family	\$21.26

### Critical Illness Insurance

\$5,000 of coverage

Age	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Under 26	\$3.03	\$5.69	\$3.03	\$5.69
26-30	3.28	6.37	3.28	6.37
31-35	3.75	7.15	3.75	7.15
36-40	4.39	8.42	4.39	8.42
41-45	4.93	9.51	4.93	9.51
46-50	5.55	10.75	5.55	10.75
51-55	7.69	15.03	7.69	15.03
56-60	7.61	14.86	7.61	14.86
61-65	13.77	27.17	13.77	27.17
66+	22.86	45.37	22.86	45.37

\$10,000 of coverage

Age	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Under 26	\$4.41	\$8.13	\$4.41	\$8.13
26-30	5.25	9.79	5.25	9.79
31-35	5.87	11.04	5.87	11.04
36-40	7.14	13.57	7.14	13.57
41-45	8.23	15.75	8.23	15.75
46-50	9.47	18.23	9.47	18.23
51-55	13.75	26.79	13.75	26.79
56-60	13.59	26.47	13.59	26.47
61-65	25.89	51.07	25.89	51.07
66+	44.09	87.47	44.09	87.47

Critical Illness Insurance continued

**\$15,000 of coverage**

<b>Age</b>	<b>Employee</b>	<b>Employee + Spouse</b>	<b>Employee + Child(ren)</b>	<b>Employee + Family</b>
Under 26	\$5.81	\$10.55	\$5.81	\$10.55
26-30	7.06	13.05	7.06	13.05
31-35	8.00	14.93	8.00	14.93
36-40	9.89	18.73	9.89	18.73
41-45	11.53	21.99	11.53	21.99
46-50	13.39	25.71	13.39	25.71
51-55	19.81	38.55	19.81	38.55
56-60	19.57	38.07	19.57	38.07
61-65	38.02	74.97	38.02	74.97
66+	65.32	129.58	65.32	129.58

**\$20,000 of coverage**

<b>Age</b>	<b>Employee</b>	<b>Employee + Spouse</b>	<b>Employee + Child(ren)</b>	<b>Employee + Family</b>
Under 26	\$7.20	\$12.98	\$7.20	\$12.98
26-30	8.87	16.32	8.87	16.32
31-35	10.11	18.81	10.11	18.81
36-40	12.65	23.89	12.65	23.89
41-45	14.83	28.24	14.83	28.24
46-50	17.31	33.20	17.31	33.20
51-55	25.87	50.31	25.87	50.31
56-60	25.54	49.67	25.54	49.67
61-65	50.15	98.87	50.15	98.87
66+	86.55	171.69	86.55	171.69

**\$25,000 of coverage**

<b>Age</b>	<b>Employee</b>	<b>Employee + Spouse</b>	<b>Employee + Child(ren)</b>	<b>Employee + Family</b>
Under 26	\$8.59	\$15.41	\$8.59	\$15.41
26-30	10.68	19.59	10.68	19.59
31-35	12.24	22.71	12.24	22.71
36-40	15.41	29.04	15.41	29.04
41-45	18.13	34.49	18.13	34.49
46-50	21.23	40.68	21.23	40.68
51-55	31.93	62.07	31.93	62.07
56-60	31.53	61.27	31.53	61.27
61-65	62.28	122.79	62.28	122.79
66+	107.79	213.79	107.79	213.79

**\$30,000 of coverage**

<b>Age</b>	<b>Employee</b>	<b>Employee + Spouse</b>	<b>Employee + Child(ren)</b>	<b>Employee + Family</b>
Under 26	\$9.99	\$17.84	\$9.99	\$17.84
26-30	12.49	22.84	12.49	22.84
31-35	14.37	26.60	14.37	26.60
36-40	18.16	34.19	18.16	34.19
41-45	21.43	40.73	21.43	40.73
46-50	25.15	48.16	25.15	48.16
51-55	37.98	73.83	37.98	73.83
56-60	37.50	72.87	37.50	72.87
61-65	74.41	146.68	74.41	146.68
66+	129.01	255.89	129.01	255.89

Critical Illness Insurance continued

**\$35,000 of coverage**

<b>Age</b>	<b>Employee</b>	<b>Employee + Spouse</b>	<b>Employee + Child(ren)</b>	<b>Employee + Family</b>
Under 26	\$11.37	\$20.27	\$11.37	\$20.27
26-30	14.30	26.11	14.30	26.11
31-35	16.48	30.48	16.48	30.48
36-40	20.91	39.35	20.91	39.35
41-45	24.73	46.98	24.73	46.98
46-50	29.07	55.65	29.07	55.65
51-55	44.04	85.59	44.04	85.59
56-60	43.47	84.47	43.47	84.47
61-65	86.54	170.59	86.54	170.59
66+	150.25	298.01	150.25	298.01

**\$40,000 of coverage**

<b>Age</b>	<b>Employee</b>	<b>Employee + Spouse</b>	<b>Employee + Child(ren)</b>	<b>Employee + Family</b>
Under 26	\$12.77	\$22.70	\$12.77	\$22.70
26-30	16.11	29.37	16.11	29.37
31-35	18.61	34.37	18.61	34.37
36-40	23.67	44.50	23.67	44.5
41-45	28.03	53.22	28.03	53.22
46-50	32.99	63.13	32.99	63.13
51-55	50.10	97.36	50.10	97.36
56-60	49.46	96.07	49.46	96.07
61-65	98.67	194.49	98.67	194.49
66+	171.47	340.11	171.47	340.11

**\$45,000 of coverage**

<b>Age</b>	<b>Employee</b>	<b>Employee + Spouse</b>	<b>Employee + Child(ren)</b>	<b>Employee + Family</b>
Under 26	\$14.16	\$25.12	\$14.16	\$25.12
26-30	17.91	32.63	17.91	32.63
31-35	20.73	38.25	20.73	38.25
36-40	26.43	49.65	26.43	49.65
41-45	31.33	59.47	31.33	59.47
46-50	36.91	70.61	36.91	70.61
51-55	56.16	109.12	56.16	109.12
56-60	55.43	107.67	55.43	107.67
61-65	110.79	218.39	110.79	218.39
66+	192.70	382.21	192.70	382.21

**\$50,000 of coverage**

<b>Age</b>	<b>Employee</b>	<b>Employee + Spouse</b>	<b>Employee + Child(ren)</b>	<b>Employee + Family</b>
Under 26	\$15.55	\$27.55	\$15.55	\$27.55
26-30	19.72	35.84	19.72	35.84
31-35	22.85	42.15	22.85	42.15
36-40	29.19	54.81	29.19	54.81
41-45	34.63	65.71	34.63	65.71
46-50	40.83	78.09	40.83	78.09
51-55	62.21	120.88	62.21	120.88
56-60	61.41	119.27	61.41	119.27
61-65	122.92	242.30	122.92	242.30
66+	213.93	424.32	213.93	424.32

## Hospital Indemnity Insurance

Coverage type	Premium per employee
Employee only	\$11.28
Employee + Spouse	\$20.71
Employee + Child(ren)	\$16.67
Employee + Family	\$27.35

## Supplemental life Insurance

### Employee (rate per \$1,000/month based on 18 pay periods)

Age	Rate
Under 25	\$0.036
25-29	0.043
30-34	0.056
35-39	0.063
40-44	0.071
45-49	0.106
50-54	0.163
55-59	0.305
60-64	0.468
65-69	0.901
70 and over	1.461

### Spouse (rate per \$1,000/month based on 18 pay periods)

Age	Rate
Under 25	\$0.036
25-29	0.043
30-34	0.056
35-39	0.063
40-44	0.071
45-49	0.106
50-54	0.163
55-59	0.305
60-64	0.468
65-69	0.901
70 and over	1.461

### Child (rate per \$1,000/month based on 18 pay periods)

\$0.082
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All rates noted on this flyer may be subject to change.



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