

**TRUSTMARK CRITICAL HEALTH EVENTS - DEFINED BENEFIT**  
**Plan = CLECB State = OH Effective Date = 11/01/2019**  
**(Provides Coverage for Critical Illness and Cancer)**



With Healthy Living Rider at 0/50/50, Specified Illness Rider

**NON-TOBACCO RATES**  
**PAYMODE = Weekly Premium**

**EMPLOYEE ONLY COVERAGE**

Issue Age	Benefit Amount:									
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
18-30	\$2.63	\$3.18	\$3.73	\$4.27	\$4.82	\$5.37	\$5.92	\$6.46	\$7.01	
31-35	\$3.43	\$4.37	\$5.31	\$6.26	\$7.20	\$8.15	\$9.09	\$10.03	\$10.98	
36-40	\$4.05	\$5.30	\$6.56	\$7.81	\$9.07	\$10.32	\$11.58	\$12.83	\$14.09	
41-45	\$4.85	\$6.51	\$8.17	\$9.82	\$11.48	\$13.14	\$14.79	\$16.45	\$18.11	
46-50	\$5.88	\$8.04	\$10.21	\$12.38	\$14.55	\$16.72	\$18.89	\$21.06	\$23.23	
51-55	\$7.03	\$9.78	\$12.53	\$15.27	\$18.02	\$20.77	\$23.52	\$26.26	\$29.01	
56-60	\$8.53	\$12.03	\$15.52	\$19.02	\$22.52	\$26.01	\$29.51	\$33.01	\$36.50	
61-65	\$10.37	\$14.78	\$19.20	\$23.61	\$28.03	\$32.44	\$36.86	\$41.27	\$45.69	
66-70	\$12.56	\$18.07	\$23.58	\$29.09	\$34.60	\$40.11	\$45.62	\$51.13	\$56.64	
71-75	\$15.55	\$22.56	\$29.57	\$36.57	\$43.58	\$50.59	\$57.59	\$64.60	\$71.61	
76+	\$18.67	\$27.24	\$35.81	\$44.38	\$52.94	\$61.51	\$70.08	\$78.65	\$87.21	

**EMPLOYEE AND SPOUSE COVERAGE (SPOUSE AT 50%)**

Issue Age	Benefit Amount:									
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
18-30	\$3.98	\$4.94	\$5.91	\$6.88	\$7.85	\$8.82	\$9.78	\$10.75	\$11.72	
31-35	\$5.24	\$6.84	\$8.45	\$10.05	\$11.65	\$13.25	\$14.85	\$16.45	\$18.06	
36-40	\$6.25	\$8.36	\$10.46	\$12.57	\$14.68	\$16.78	\$18.89	\$20.99	\$23.10	
41-45	\$7.67	\$10.48	\$13.30	\$16.12	\$18.93	\$21.75	\$24.56	\$27.38	\$30.19	
46-50	\$9.47	\$13.19	\$16.90	\$20.62	\$24.33	\$28.05	\$31.77	\$35.48	\$39.20	
51-55	\$11.49	\$16.22	\$20.95	\$25.68	\$30.40	\$35.13	\$39.86	\$44.59	\$49.31	
56-60	\$14.21	\$20.29	\$26.37	\$32.46	\$38.54	\$44.62	\$50.71	\$56.79	\$62.87	
61-65	\$17.54	\$25.29	\$33.05	\$40.80	\$48.55	\$56.30	\$64.05	\$71.80	\$79.56	
66-70	\$21.23	\$30.82	\$40.42	\$50.02	\$59.61	\$69.21	\$78.80	\$88.40	\$97.99	
71-75	\$25.79	\$37.66	\$49.54	\$61.41	\$73.29	\$85.16	\$97.04	\$108.91	\$120.78	
76+	\$30.90	\$45.33	\$59.76	\$74.19	\$88.62	\$103.05	\$117.48	\$131.91	\$146.34	

**EMPLOYEE AND CHILDREN COVERAGE (CHILD AT 10%)**

Issue Age	Benefit Amount:									
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
18-30	\$2.92	\$3.53	\$4.14	\$4.75	\$5.36	\$5.97	\$6.59	\$7.20	\$7.81	
31-35	\$3.71	\$4.72	\$5.73	\$6.73	\$7.74	\$8.75	\$9.76	\$10.77	\$11.78	
36-40	\$4.33	\$5.65	\$6.97	\$8.29	\$9.61	\$10.93	\$12.25	\$13.57	\$14.89	
41-45	\$5.14	\$6.86	\$8.58	\$10.30	\$12.02	\$13.74	\$15.46	\$17.18	\$18.91	
46-50	\$6.16	\$8.39	\$10.63	\$12.86	\$15.09	\$17.32	\$19.56	\$21.79	\$24.02	
51-55	\$7.32	\$10.13	\$12.94	\$15.75	\$18.56	\$21.37	\$24.19	\$27.00	\$29.81	
56-60	\$8.81	\$12.37	\$15.94	\$19.50	\$23.06	\$26.62	\$30.18	\$33.74	\$37.31	
61-65	\$10.65	\$15.13	\$19.61	\$24.09	\$28.57	\$33.05	\$37.53	\$42.01	\$46.49	
66-70	\$12.84	\$18.42	\$23.99	\$29.57	\$35.14	\$40.72	\$46.29	\$51.87	\$57.44	
71-75	\$15.84	\$22.91	\$29.98	\$37.05	\$44.12	\$51.19	\$58.26	\$65.33	\$72.41	
76+	\$18.96	\$27.59	\$36.22	\$44.85	\$53.49	\$62.12	\$70.75	\$79.38	\$88.01	

**EMPLOYEE, SPOUSE AND CHILDREN COVERAGE (SPOUSE AT 50% AND CHILDREN AT 10%)**

Issue Age	Benefit Amount:									
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
18-30	\$4.26	\$5.29	\$6.32	\$7.36	\$8.39	\$9.42	\$10.45	\$11.49	\$12.52	
31-35	\$5.53	\$7.19	\$8.86	\$10.52	\$12.19	\$13.86	\$15.52	\$17.19	\$18.86	
36-40	\$6.53	\$8.70	\$10.87	\$13.05	\$15.22	\$17.39	\$19.56	\$21.73	\$23.90	
41-45	\$7.95	\$10.83	\$13.71	\$16.59	\$19.47	\$22.35	\$25.23	\$28.11	\$30.99	
46-50	\$9.75	\$13.53	\$17.31	\$21.09	\$24.87	\$28.66	\$32.44	\$36.22	\$40.00	
51-55	\$11.78	\$16.57	\$21.36	\$26.15	\$30.94	\$35.74	\$40.53	\$45.32	\$50.11	
56-60	\$14.49	\$20.64	\$26.78	\$32.93	\$39.08	\$45.23	\$51.38	\$57.52	\$63.67	
61-65	\$17.83	\$25.64	\$33.46	\$41.27	\$49.09	\$56.91	\$64.72	\$72.54	\$80.36	
66-70	\$21.51	\$31.17	\$40.83	\$50.49	\$60.15	\$69.81	\$79.47	\$89.13	\$98.79	
71-75	\$26.07	\$38.01	\$49.95	\$61.89	\$73.83	\$85.77	\$97.71	\$109.64	\$121.58	
76+	\$31.18	\$45.68	\$60.17	\$74.67	\$89.16	\$103.66	\$118.15	\$132.65	\$147.14	

Total coverage in excess of \$50,000 requires additional underwriting questions

*Rates shown are for illustrative purposes only and actual amounts may vary.*

PF \$48.00 PRF 1.05

4-Oct-19

**TRUSTMARK CRITICAL HEALTH EVENTS - DEFINED BENEFIT**  
**Plan = CLECB State = OH Effective Date = 11/01/2019**  
**(Provides Coverage for Critical Illness and Cancer)**



With Healthy Living Rider at 0/50/50, Specified Illness Rider

**TOBACCO RATES**  
**PAYMODE = Weekly Premium**

**EMPLOYEE ONLY COVERAGE**

Issue Age	Benefit Amount:									
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
18-30	\$3.66	\$4.72	\$5.78	\$6.84	\$7.91	\$8.97	\$10.03	\$11.09	\$12.15	
31-35	\$6.14	\$8.44	\$10.75	\$13.05	\$15.35	\$17.65	\$19.95	\$22.26	\$24.56	
36-40	\$7.85	\$11.00	\$14.16	\$17.31	\$20.47	\$23.62	\$26.78	\$29.93	\$33.09	
41-45	\$9.91	\$14.09	\$18.28	\$22.46	\$26.65	\$30.83	\$35.02	\$39.20	\$43.39	
46-50	\$12.49	\$17.97	\$23.45	\$28.92	\$34.40	\$39.88	\$45.36	\$50.83	\$56.31	
51-55	\$15.38	\$22.30	\$29.22	\$36.14	\$43.06	\$49.98	\$56.91	\$63.83	\$70.75	
56-60	\$19.64	\$28.70	\$37.75	\$46.80	\$55.85	\$64.90	\$73.96	\$83.01	\$92.06	
61-65	\$24.65	\$36.21	\$47.77	\$59.32	\$70.88	\$82.44	\$94.00	\$105.55	\$117.11	
66-70	\$31.03	\$45.77	\$60.52	\$75.26	\$90.01	\$104.75	\$119.49	\$134.24	\$148.98	
71-75	\$37.14	\$54.94	\$72.74	\$90.54	\$108.34	\$126.14	\$143.94	\$161.74	\$179.54	
76+	\$45.06	\$66.82	\$88.58	\$110.34	\$132.10	\$153.86	\$175.62	\$197.38	\$219.14	

**EMPLOYEE AND SPOUSE COVERAGE (SPOUSE AT 50%)**

Issue Age	Benefit Amount:									
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
18-30	\$5.67	\$7.49	\$9.31	\$11.13	\$12.95	\$14.76	\$16.58	\$18.40	\$20.22	
31-35	\$9.73	\$13.57	\$17.41	\$21.26	\$25.10	\$28.94	\$32.79	\$36.63	\$40.47	
36-40	\$12.54	\$17.79	\$23.04	\$28.29	\$33.54	\$38.79	\$44.04	\$49.29	\$54.54	
41-45	\$16.12	\$23.16	\$30.20	\$37.25	\$44.29	\$51.33	\$58.37	\$65.41	\$72.45	
46-50	\$20.53	\$29.78	\$39.03	\$48.28	\$57.53	\$66.78	\$76.02	\$85.27	\$94.52	
51-55	\$25.60	\$37.38	\$49.16	\$60.94	\$72.72	\$84.50	\$96.28	\$108.06	\$119.84	
56-60	\$32.83	\$48.23	\$63.63	\$79.03	\$94.83	\$109.83	\$125.22	\$140.62	\$156.02	
61-65	\$41.71	\$61.54	\$81.38	\$101.22	\$121.05	\$140.89	\$160.72	\$180.56	\$200.39	
66-70	\$51.98	\$76.95	\$101.92	\$126.89	\$151.86	\$176.83	\$201.81	\$226.78	\$251.75	
71-75	\$62.39	\$92.57	\$122.75	\$152.93	\$183.10	\$213.28	\$243.46	\$273.64	\$303.81	
76+	\$75.81	\$112.69	\$149.58	\$186.46	\$223.35	\$260.23	\$297.12	\$334.00	\$370.89	

**EMPLOYEE AND CHILDREN COVERAGE (CHILD AT 10%)**

Issue Age	Benefit Amount:									
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
18-30	\$3.94	\$5.07	\$6.19	\$7.32	\$8.45	\$9.57	\$10.70	\$11.82	\$12.95	
31-35	\$6.43	\$8.79	\$11.16	\$13.52	\$15.89	\$18.26	\$20.62	\$22.99	\$25.36	
36-40	\$8.13	\$11.35	\$14.57	\$17.79	\$21.01	\$24.23	\$27.45	\$30.67	\$33.89	
41-45	\$10.19	\$14.44	\$18.69	\$22.94	\$27.19	\$31.44	\$35.69	\$39.94	\$44.19	
46-50	\$12.78	\$18.32	\$23.86	\$29.40	\$34.94	\$40.48	\$46.03	\$51.57	\$57.11	
51-55	\$15.66	\$22.65	\$29.63	\$36.62	\$43.61	\$50.59	\$57.58	\$64.56	\$71.55	
56-60	\$19.93	\$29.04	\$38.16	\$47.28	\$56.39	\$65.51	\$74.63	\$83.74	\$92.86	
61-65	\$24.94	\$36.56	\$48.18	\$59.80	\$71.42	\$83.04	\$94.67	\$106.29	\$117.91	
66-70	\$31.31	\$46.12	\$60.93	\$75.74	\$90.55	\$105.35	\$120.16	\$134.97	\$149.78	
71-75	\$37.42	\$55.29	\$73.15	\$91.02	\$108.88	\$126.75	\$144.61	\$162.48	\$180.34	
76+	\$45.34	\$67.17	\$88.99	\$110.82	\$132.64	\$154.47	\$176.29	\$198.12	\$219.94	

**EMPLOYEE, SPOUSE AND CHILDREN COVERAGE (SPOUSE AT 50% AND CHILDREN AT 10%)**

Issue Age	Benefit Amount:									
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
18-30	\$5.96	\$7.84	\$9.72	\$11.60	\$13.49	\$15.37	\$17.25	\$19.13	\$21.02	
31-35	\$10.01	\$13.92	\$17.83	\$21.73	\$25.64	\$29.55	\$33.46	\$37.37	\$41.27	
36-40	\$12.82	\$18.14	\$23.45	\$28.77	\$34.08	\$39.39	\$44.71	\$50.02	\$55.34	
41-45	\$16.40	\$23.51	\$30.62	\$37.72	\$44.83	\$51.93	\$59.04	\$66.15	\$73.25	
46-50	\$20.82	\$30.13	\$39.44	\$48.76	\$58.07	\$67.38	\$76.69	\$86.01	\$95.32	
51-55	\$25.88	\$37.73	\$49.57	\$61.41	\$73.26	\$85.10	\$96.95	\$108.79	\$120.63	
56-60	\$33.12	\$48.58	\$64.04	\$79.51	\$94.97	\$110.43	\$125.89	\$141.36	\$156.82	
61-65	\$41.99	\$61.89	\$81.79	\$101.69	\$121.59	\$141.49	\$161.39	\$181.29	\$201.19	
66-70	\$52.26	\$77.30	\$102.33	\$127.37	\$152.40	\$177.44	\$202.48	\$227.51	\$252.55	
71-75	\$62.68	\$92.92	\$123.16	\$153.40	\$183.64	\$213.89	\$244.13	\$274.37	\$304.61	
76+	\$76.09	\$113.04	\$149.99	\$186.94	\$223.89	\$260.84	\$297.79	\$334.74	\$371.69	

Total coverage in excess of \$50,000 requires additional underwriting questions

*Rates shown are for illustrative purposes only and actual amounts may vary.*

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With Healthy Living Rider at 0/50/50, Specified Illness Rider

**EE NON-TOBACCO, SP TOBACCO RATES**  
**PAYMODE = Weekly Premium**

**EMPLOYEE ONLY COVERAGE**

Issue Age	Benefit Amount:									
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
18-30	\$2.63	\$3.18	\$3.73	\$4.27	\$4.82	\$5.37	\$5.92	\$6.46	\$7.01	
31-35	\$3.43	\$4.37	\$5.31	\$6.26	\$7.20	\$8.15	\$9.09	\$10.03	\$10.98	
36-40	\$4.05	\$5.30	\$6.56	\$7.81	\$9.07	\$10.32	\$11.58	\$12.83	\$14.09	
41-45	\$4.85	\$6.51	\$8.17	\$9.82	\$11.48	\$13.14	\$14.79	\$16.45	\$18.11	
46-50	\$5.88	\$8.04	\$10.21	\$12.38	\$14.55	\$16.72	\$18.89	\$21.06	\$23.23	
51-55	\$7.03	\$9.78	\$12.53	\$15.27	\$18.02	\$20.77	\$23.52	\$26.26	\$29.01	
56-60	\$8.53	\$12.03	\$15.52	\$19.02	\$22.52	\$26.01	\$29.51	\$33.01	\$36.50	
61-65	\$10.37	\$14.78	\$19.20	\$23.61	\$28.03	\$32.44	\$36.86	\$41.27	\$45.69	
66-70	\$12.56	\$18.07	\$23.58	\$29.09	\$34.60	\$40.11	\$45.62	\$51.13	\$56.64	
71-75	\$15.55	\$22.56	\$29.57	\$36.57	\$43.58	\$50.59	\$57.59	\$64.60	\$71.61	
76+	\$18.67	\$27.24	\$35.81	\$44.38	\$52.94	\$61.51	\$70.08	\$78.65	\$87.21	

**EMPLOYEE AND SPOUSE COVERAGE (SPOUSE AT 50%)**

Issue Age	Benefit Amount:									
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
18-30	\$4.65	\$5.95	\$7.25	\$8.56	\$9.86	\$11.17	\$12.47	\$13.77	\$15.08	
31-35	\$7.01	\$9.50	\$11.98	\$14.47	\$16.95	\$19.44	\$21.92	\$24.41	\$26.90	
36-40	\$8.74	\$12.09	\$15.44	\$18.79	\$22.14	\$25.49	\$28.84	\$32.19	\$35.54	
41-45	\$11.07	\$15.58	\$20.09	\$24.61	\$29.12	\$33.63	\$38.15	\$42.66	\$47.17	
46-50	\$13.92	\$19.86	\$25.80	\$31.74	\$37.68	\$43.62	\$49.56	\$55.49	\$61.43	
51-55	\$17.25	\$24.86	\$32.46	\$40.07	\$47.67	\$55.28	\$62.89	\$70.49	\$78.10	
56-60	\$21.72	\$31.57	\$41.41	\$51.25	\$61.09	\$70.93	\$80.78	\$90.62	\$100.46	
61-65	\$27.43	\$40.12	\$52.81	\$65.51	\$78.20	\$90.89	\$103.59	\$116.28	\$128.97	
66-70	\$33.51	\$49.25	\$64.99	\$80.72	\$96.46	\$112.20	\$127.93	\$143.67	\$159.41	
71-75	\$40.81	\$60.19	\$79.57	\$98.96	\$118.34	\$137.72	\$157.11	\$176.49	\$195.87	
76+	\$49.42	\$73.12	\$96.81	\$120.50	\$144.19	\$167.88	\$191.58	\$215.27	\$238.96	

**EMPLOYEE AND CHILDREN COVERAGE (CHILD AT 10%)**

Issue Age	Benefit Amount:									
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
18-30	\$2.92	\$3.53	\$4.14	\$4.75	\$5.36	\$5.97	\$6.59	\$7.20	\$7.81	
31-35	\$3.71	\$4.72	\$5.73	\$6.73	\$7.74	\$8.75	\$9.76	\$10.77	\$11.78	
36-40	\$4.33	\$5.65	\$6.97	\$8.29	\$9.61	\$10.93	\$12.25	\$13.57	\$14.89	
41-45	\$5.14	\$6.86	\$8.58	\$10.30	\$12.02	\$13.74	\$15.46	\$17.18	\$18.91	
46-50	\$6.16	\$8.39	\$10.63	\$12.86	\$15.09	\$17.32	\$19.56	\$21.79	\$24.02	
51-55	\$7.32	\$10.13	\$12.94	\$15.75	\$18.56	\$21.37	\$24.19	\$27.00	\$29.81	
56-60	\$8.81	\$12.37	\$15.94	\$19.50	\$23.06	\$26.62	\$30.18	\$33.74	\$37.30	
61-65	\$10.65	\$15.13	\$19.61	\$24.09	\$28.57	\$33.05	\$37.53	\$42.01	\$46.49	
66-70	\$12.84	\$18.42	\$23.99	\$29.57	\$35.14	\$40.72	\$46.29	\$51.87	\$57.44	
71-75	\$15.84	\$22.91	\$29.98	\$37.05	\$44.12	\$51.19	\$58.26	\$65.33	\$72.41	
76+	\$18.96	\$27.59	\$36.22	\$44.85	\$53.49	\$62.12	\$70.75	\$79.38	\$88.01	

**EMPLOYEE, SPOUSE AND CHILDREN COVERAGE (SPOUSE AT 50% AND CHILDREN AT 10%)**

Issue Age	Benefit Amount:									
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
18-30	\$4.93	\$6.30	\$7.67	\$9.03	\$10.40	\$11.77	\$13.14	\$14.51	\$15.88	
31-35	\$7.29	\$9.84	\$12.39	\$14.94	\$17.49	\$20.04	\$22.59	\$25.14	\$27.69	
36-40	\$9.02	\$12.44	\$15.85	\$19.26	\$22.68	\$26.09	\$29.51	\$32.92	\$36.34	
41-45	\$11.35	\$15.93	\$20.50	\$25.08	\$29.66	\$34.24	\$38.82	\$43.39	\$47.97	
46-50	\$14.20	\$20.20	\$26.21	\$32.21	\$38.22	\$44.22	\$50.23	\$56.23	\$62.23	
51-55	\$17.53	\$25.20	\$32.87	\$40.54	\$48.22	\$55.89	\$63.56	\$71.23	\$78.90	
56-60	\$22.01	\$31.91	\$41.82	\$51.73	\$61.63	\$71.54	\$81.45	\$91.35	\$101.26	
61-65	\$27.71	\$40.47	\$53.22	\$65.98	\$78.74	\$91.50	\$104.26	\$117.01	\$129.77	
66-70	\$33.80	\$49.60	\$65.40	\$81.20	\$97.00	\$112.80	\$128.60	\$144.40	\$160.21	
71-75	\$41.09	\$60.54	\$79.99	\$99.43	\$118.88	\$138.33	\$157.78	\$177.23	\$196.67	
76+	\$49.71	\$73.46	\$97.22	\$120.98	\$144.73	\$168.49	\$192.25	\$216.00	\$239.76	

Total coverage in excess of \$50,000 requires additional underwriting questions

Rates shown are for illustrative purposes only and actual amounts may vary.

PF \$48.00

PRF 1.05

4-Oct-19

**TRUSTMARK CRITICAL HEALTH EVENTS - DEFINED BENEFIT**  
**Plan = CLECB State = OH Effective Date = 11/01/2019**  
**(Provides Coverage for Critical Illness and Cancer)**



With Healthy Living Rider at 0/50/50, Specified Illness Rider

**EE TOBACCO, SP NON-TOBACCO RATES**  
**PAYMODE = Weekly Premium**

**EMPLOYEE ONLY COVERAGE**

Issue Age	Benefit Amount:									
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
18-30	\$3.66	\$4.72	\$5.78	\$6.84	\$7.91	\$8.97	\$10.03	\$11.09	\$12.15	
31-35	\$6.14	\$8.44	\$10.75	\$13.05	\$15.35	\$17.65	\$19.95	\$22.26	\$24.56	
36-40	\$7.85	\$11.00	\$14.16	\$17.31	\$20.47	\$23.62	\$26.78	\$29.93	\$33.09	
41-45	\$9.91	\$14.09	\$18.28	\$22.46	\$26.65	\$30.83	\$35.02	\$39.20	\$43.39	
46-50	\$12.49	\$17.97	\$23.45	\$28.92	\$34.40	\$39.88	\$45.36	\$50.83	\$56.31	
51-55	\$15.38	\$22.30	\$29.22	\$36.14	\$43.06	\$49.98	\$56.91	\$63.83	\$70.75	
56-60	\$19.64	\$28.70	\$37.75	\$46.80	\$55.85	\$64.90	\$73.96	\$83.01	\$92.06	
61-65	\$24.65	\$36.21	\$47.77	\$59.32	\$70.88	\$82.44	\$94.00	\$105.55	\$117.11	
66-70	\$31.03	\$45.77	\$60.52	\$75.26	\$90.01	\$104.75	\$119.49	\$134.24	\$148.98	
71-75	\$37.14	\$54.94	\$72.74	\$90.54	\$108.34	\$126.14	\$143.94	\$161.74	\$179.54	
76+	\$45.06	\$66.82	\$88.58	\$110.34	\$132.10	\$153.86	\$175.62	\$197.38	\$219.14	

**EMPLOYEE AND SPOUSE COVERAGE (SPOUSE AT 50%)**

Issue Age	Benefit Amount:									
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
18-30	\$5.00	\$6.49	\$7.97	\$9.45	\$10.93	\$12.41	\$13.90	\$15.38	\$16.86	
31-35	\$7.96	\$10.92	\$13.88	\$16.84	\$19.80	\$22.76	\$25.72	\$28.68	\$31.64	
36-40	\$10.05	\$14.06	\$18.06	\$22.07	\$26.08	\$30.08	\$34.09	\$38.09	\$42.10	
41-45	\$12.73	\$18.07	\$23.41	\$28.76	\$34.10	\$39.44	\$44.79	\$50.13	\$55.47	
46-50	\$16.09	\$23.11	\$30.14	\$37.16	\$44.19	\$51.21	\$58.23	\$65.26	\$72.28	
51-55	\$19.84	\$28.74	\$37.64	\$46.55	\$55.45	\$64.35	\$73.25	\$82.15	\$91.05	
56-60	\$25.32	\$36.96	\$48.60	\$60.24	\$71.87	\$83.51	\$95.15	\$106.79	\$118.43	
61-65	\$31.83	\$46.72	\$61.61	\$76.51	\$91.40	\$106.30	\$121.19	\$136.08	\$150.98	
66-70	\$39.70	\$58.53	\$77.36	\$96.19	\$115.01	\$133.84	\$152.67	\$171.50	\$190.33	
71-75	\$47.38	\$70.04	\$92.71	\$115.38	\$138.05	\$160.72	\$183.39	\$206.05	\$228.72	
76+	\$57.28	\$84.91	\$112.53	\$140.15	\$167.78	\$195.40	\$223.02	\$250.65	\$278.27	

**EMPLOYEE AND CHILDREN COVERAGE (CHILD AT 10%)**

Issue Age	Benefit Amount:									
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
18-30	\$3.94	\$5.07	\$6.19	\$7.32	\$8.45	\$9.57	\$10.70	\$11.82	\$12.95	
31-35	\$6.43	\$8.79	\$11.16	\$13.52	\$15.89	\$18.26	\$20.62	\$22.99	\$25.36	
36-40	\$8.13	\$11.35	\$14.57	\$17.79	\$21.01	\$24.23	\$27.45	\$30.67	\$33.89	
41-45	\$10.19	\$14.44	\$18.69	\$22.94	\$27.19	\$31.44	\$35.69	\$39.94	\$44.19	
46-50	\$12.78	\$18.32	\$23.86	\$29.40	\$34.94	\$40.48	\$46.03	\$51.57	\$57.11	
51-55	\$15.66	\$22.65	\$29.63	\$36.62	\$43.61	\$50.59	\$57.58	\$64.56	\$71.55	
56-60	\$19.93	\$29.04	\$38.16	\$47.28	\$56.39	\$65.51	\$74.63	\$83.74	\$92.86	
61-65	\$24.94	\$36.56	\$48.18	\$59.80	\$71.42	\$83.04	\$94.67	\$106.29	\$117.91	
66-70	\$31.31	\$46.12	\$60.93	\$75.74	\$90.55	\$105.35	\$120.16	\$134.97	\$149.78	
71-75	\$37.42	\$55.29	\$73.15	\$91.02	\$108.88	\$126.75	\$144.61	\$162.48	\$180.34	
76+	\$45.34	\$67.17	\$88.99	\$110.82	\$132.64	\$154.47	\$176.29	\$198.12	\$219.94	

**EMPLOYEE, SPOUSE AND CHILDREN COVERAGE (SPOUSE AT 50% AND CHILDREN AT 10%)**

Issue Age	Benefit Amount:									
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
18-30	\$5.29	\$6.83	\$8.38	\$9.93	\$11.47	\$13.02	\$14.57	\$16.11	\$17.66	
31-35	\$8.24	\$11.27	\$14.29	\$17.31	\$20.34	\$23.36	\$26.39	\$29.41	\$32.43	
36-40	\$10.33	\$14.40	\$18.48	\$22.55	\$26.62	\$30.69	\$34.76	\$38.83	\$42.90	
41-45	\$13.01	\$18.42	\$23.82	\$29.23	\$34.64	\$40.05	\$45.46	\$50.86	\$56.27	
46-50	\$16.37	\$23.46	\$30.55	\$37.64	\$44.73	\$51.81	\$58.90	\$65.99	\$73.08	
51-55	\$20.12	\$29.09	\$38.06	\$47.02	\$55.99	\$64.95	\$73.92	\$82.88	\$91.85	
56-60	\$25.60	\$37.30	\$49.01	\$60.71	\$72.42	\$84.12	\$95.82	\$107.53	\$119.23	
61-65	\$32.11	\$47.07	\$62.03	\$76.98	\$91.94	\$106.90	\$121.86	\$136.82	\$151.78	
66-70	\$39.98	\$58.87	\$77.77	\$96.66	\$115.56	\$134.45	\$153.34	\$172.24	\$191.13	
71-75	\$47.66	\$70.39	\$93.12	\$115.86	\$138.59	\$161.32	\$184.06	\$206.79	\$229.52	
76+	\$57.57	\$85.26	\$112.94	\$140.63	\$168.32	\$196.01	\$223.69	\$251.38	\$279.07	

Total coverage in excess of \$50,000 requires additional underwriting questions

PF \$48.00 PRF 1.05

*Rates shown are for illustrative purposes only and actual amounts may vary.*

4-Oct-19