

ECIP *Employee Critical Illness plus*

Tobacco/No Tobacco Premium Rates

RATES INCLUDE THE FOLLOWING:

Issue State	PA
Cancer Coverage (With or Without)	With
50% Benefit Reduction at Age 70 (Keep or Remove)	Keep
Pre-existing Conditions Limitation (Keep or Remove)	Keep
Spouse Coverage (50% or 100 %)	50%
Children Coverage (25%, 50% or 100%)	25%
Payment Frequency	Semi-monthly
Health Screening Benefit Rider (\$50 to \$500)	\$50.00
Genetic Screening Test Benefit Rider (\$250 or \$500)	\$0.00
Extended Loss Rider* (Not Available)	\$0.00
Occupational HIV Benefit Rider (\$500 to \$5,000)	\$0.00
Strike Waiver of Premium Rider	Without

* *Extended Loss Rider is only available with 50% or 100% Children Coverage.*

Semi-monthly Benefit and Premium Rates

Employee Non-Tobacco Rates

Face Purchase - Semi-monthly Premiums

Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18 - 29	\$2.25	\$3.60	\$4.95	\$6.30	\$7.65	\$9.00	\$10.35	\$11.70	\$13.05	\$14.40
30 - 39	\$3.35	\$5.80	\$8.25	\$10.70	\$13.15	\$15.60	\$18.05	\$20.50	\$22.95	\$25.40
40 - 49	\$5.40	\$9.90	\$14.40	\$18.90	\$23.40	\$27.90	\$32.40	\$36.90	\$41.40	\$45.90
50 - 59	\$8.55	\$16.20	\$23.85	\$31.50	\$39.15	\$46.80	\$54.45	\$62.10	\$69.75	\$77.40
60 - 69	\$13.90	\$26.90	\$39.90	\$52.90	\$65.90	\$78.90	\$91.90	\$104.90	\$117.90	\$130.90
70 +	\$26.90	\$52.90	\$78.90	\$104.90	\$130.90					

Employee Tobacco Rates

Face Purchase - Semi-monthly Premiums

Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18 - 29	\$2.75	\$4.60	\$6.45	\$8.30	\$10.15	\$12.00	\$13.85	\$15.70	\$17.55	\$19.40
30 - 39	\$4.75	\$8.60	\$12.45	\$16.30	\$20.15	\$24.00	\$27.85	\$31.70	\$35.55	\$39.40
40 - 49	\$8.75	\$16.60	\$24.45	\$32.30	\$40.15	\$48.00	\$55.85	\$63.70	\$71.55	\$79.40
50 - 59	\$15.05	\$29.20	\$43.35	\$57.50	\$71.65	\$85.80	\$99.95	\$114.10	\$128.25	\$142.40
60 - 69	\$25.90	\$50.90	\$75.90	\$100.90	\$125.90	\$150.90	\$175.90	\$200.90	\$225.90	\$250.89
70 +	\$50.90	\$100.90	\$150.90	\$200.90	\$250.89					

Semi-monthly Benefit and Premium Rates

Spouse Non-Tobacco Rates

Face Purchase - Semi-monthly Premiums

Issue Age	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000
18 - 29	\$1.58	\$2.25	\$2.93	\$3.60	\$4.28	\$4.95	\$5.63	\$6.30	\$6.98	\$7.65
30 - 39	\$2.13	\$3.35	\$4.58	\$5.80	\$7.03	\$8.25	\$9.48	\$10.70	\$11.93	\$13.15
40 - 49	\$3.15	\$5.40	\$7.65	\$9.90	\$12.15	\$14.40	\$16.65	\$18.90	\$21.15	\$23.40
50 - 59	\$4.73	\$8.55	\$12.38	\$16.20	\$20.03	\$23.85	\$27.68	\$31.50	\$35.33	\$39.15
60 - 69	\$7.40	\$13.90	\$20.40	\$26.90	\$33.40	\$39.90	\$46.40	\$52.90	\$59.40	\$65.90

Spouse Tobacco Rates

Face Purchase - Semi-monthly Premiums

Issue Age	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000
18 - 29	\$1.83	\$2.75	\$3.68	\$4.60	\$5.53	\$6.45	\$7.38	\$8.30	\$9.23	\$10.15
30 - 39	\$2.83	\$4.75	\$6.68	\$8.60	\$10.53	\$12.45	\$14.38	\$16.30	\$18.23	\$20.15
40 - 49	\$4.83	\$8.75	\$12.68	\$16.60	\$20.53	\$24.45	\$28.38	\$32.30	\$36.23	\$40.15
50 - 59	\$7.98	\$15.05	\$22.13	\$29.20	\$36.28	\$43.35	\$50.43	\$57.50	\$64.58	\$71.65
60 - 69	\$13.40	\$25.90	\$38.40	\$50.90	\$63.40	\$75.90	\$88.40	\$100.90	\$113.40	\$125.90

Dependent Children Rates

Face Purchase - Semi-monthly Premiums

Issue Age	\$1,250	\$2,500	\$3,750	\$5,000	\$6,250	\$7,500	\$8,750	\$10,000	\$11,250	\$12,500
All	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00