

ECIP *Employee Critical Illness plus* Tobacco/No Tobacco Premium Rates

RATES INCLUDE THE FOLLOWING:

Issue State	MA
Cancer Coverage (With or Without)	With
50% Benefit Reduction at Age 70 (Keep or Remove)	Remove
Pre-existing Conditions Limitation (Keep or Remove)	Remove
Spouse Coverage (50% or 100 %)	50%
Children Coverage (25%, 50% or 100%)	25%
Payment Frequency	Weekly
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.

Weekly Benefit and Premium Rates

Employee Non-Tobacco Rates

Face Purchase - Weekly 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	\$1.09	\$1.76	\$2.43	\$3.10	\$3.78	\$4.45	\$5.12	\$5.79	\$6.47	\$7.14
30 - 39	\$1.66	\$2.91	\$4.16	\$5.41	\$6.66	\$7.90	\$9.15	\$10.40	\$11.65	\$12.90
40 - 49	\$2.70	\$4.98	\$7.26	\$9.54	\$11.82	\$14.10	\$16.38	\$18.66	\$20.93	\$23.21
50 - 59	\$4.30	\$8.19	\$12.08	\$15.97	\$19.86	\$23.75	\$27.64	\$31.53	\$35.41	\$39.30
60 - 69	\$7.04	\$13.66	\$20.29	\$26.91	\$33.54	\$40.16	\$46.79	\$53.41	\$60.03	\$66.66
70 +	\$7.04	\$13.66	\$20.29	\$26.91	\$33.54	\$40.16	\$46.79	\$53.41	\$60.03	\$66.66

Employee Tobacco Rates

Face Purchase - Weekly 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	\$1.35	\$2.29	\$3.22	\$4.16	\$5.09	\$6.03	\$6.97	\$7.90	\$8.84	\$9.77
30 - 39	\$2.38	\$4.35	\$6.32	\$8.29	\$10.26	\$12.23	\$14.20	\$16.16	\$18.13	\$20.10
40 - 49	\$4.40	\$8.38	\$12.37	\$16.35	\$20.33	\$24.32	\$28.30	\$32.29	\$36.27	\$40.25
50 - 59	\$7.62	\$14.82	\$22.02	\$29.22	\$36.42	\$43.62	\$50.82	\$58.02	\$65.22	\$72.42
60 - 69	\$13.18	\$25.95	\$38.72	\$51.49	\$64.26	\$77.03	\$89.80	\$102.57	\$115.34	\$128.10
70 +	\$13.18	\$25.95	\$38.72	\$51.49	\$64.26	\$77.03	\$89.80	\$102.57	\$115.34	\$128.10

Weekly Benefit and Premium Rates

Spouse Non-Tobacco Rates

Face Purchase - Weekly 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	\$0.75	\$1.09	\$1.42	\$1.76	\$2.10	\$2.43	\$2.77	\$3.10	\$3.44	\$3.78
30 - 39	\$1.04	\$1.66	\$2.29	\$2.91	\$3.54	\$4.16	\$4.78	\$5.41	\$6.03	\$6.66
40 - 49	\$1.56	\$2.70	\$3.84	\$4.98	\$6.12	\$7.26	\$8.40	\$9.54	\$10.68	\$11.82
50 - 59	\$2.36	\$4.30	\$6.25	\$8.19	\$10.14	\$12.08	\$14.03	\$15.97	\$17.92	\$19.86
60 - 69	\$3.73	\$7.04	\$10.35	\$13.66	\$16.98	\$20.29	\$23.60	\$26.91	\$30.23	\$33.54

Spouse Tobacco Rates

Face Purchase - Weekly 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	\$0.88	\$1.35	\$1.82	\$2.29	\$2.76	\$3.22	\$3.69	\$4.16	\$4.63	\$5.09
30 - 39	\$1.40	\$2.38	\$3.37	\$4.35	\$5.34	\$6.32	\$7.31	\$8.29	\$9.28	\$10.26
40 - 49	\$2.41	\$4.40	\$6.39	\$8.38	\$10.38	\$12.37	\$14.36	\$16.35	\$18.34	\$20.33
50 - 59	\$4.02	\$7.62	\$11.22	\$14.82	\$18.42	\$22.02	\$25.62	\$29.22	\$32.82	\$36.42
60 - 69	\$6.80	\$13.18	\$19.57	\$25.95	\$32.34	\$38.72	\$45.11	\$51.49	\$57.88	\$64.26

Dependent Children Rates

Face Purchase - Weekly 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