

# 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 )	Keep
Pre-existing Conditions Limitation ( Keep or Remove )	Keep
Spouse Coverage ( 50% or 100 % )	50%
Children Coverage ( 25%, 50% or 100% )	25%
Payment Frequency	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.

## Monthly Benefit and Premium Rates

### Employee Non-Tobacco Rates

Face Purchase - 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	\$4.50	\$7.20	\$9.90	\$12.60	\$15.30	\$18.00	\$20.70	\$23.40	\$26.10	\$28.80
30 - 39	\$6.70	\$11.60	\$16.50	\$21.40	\$26.30	\$31.20	\$36.10	\$41.00	\$45.90	\$50.80
40 - 49	\$10.80	\$19.80	\$28.80	\$37.80	\$46.80	\$55.80	\$64.80	\$73.80	\$82.80	\$91.80
50 - 59	\$17.10	\$32.40	\$47.70	\$63.00	\$78.30	\$93.60	\$108.90	\$124.20	\$139.50	\$154.80
60 - 69	\$27.80	\$53.80	\$79.80	\$105.80	\$131.80	\$157.80	\$183.80	\$209.80	\$235.80	\$261.79
70 +	\$53.80	\$105.80	\$157.80	\$209.80	\$261.79					

### Employee Tobacco Rates

Face Purchase - 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	\$5.50	\$9.20	\$12.90	\$16.60	\$20.30	\$24.00	\$27.70	\$31.40	\$35.10	\$38.80
30 - 39	\$9.50	\$17.20	\$24.90	\$32.60	\$40.30	\$48.00	\$55.70	\$63.40	\$71.10	\$78.80
40 - 49	\$17.50	\$33.20	\$48.90	\$64.60	\$80.30	\$96.00	\$111.70	\$127.40	\$143.10	\$158.80
50 - 59	\$30.10	\$58.40	\$86.70	\$115.00	\$143.30	\$171.60	\$199.90	\$228.20	\$256.49	\$284.79
60 - 69	\$51.80	\$101.80	\$151.80	\$201.80	\$251.79	\$301.79	\$351.79	\$401.79	\$451.79	\$501.78
70 +	\$101.80	\$201.80	\$301.79	\$401.79	\$501.78					

## Monthly Benefit and Premium Rates

### Spouse Non-Tobacco Rates

Face Purchase - 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	\$3.15	\$4.50	\$5.85	\$7.20	\$8.55	\$9.90	\$11.25	\$12.60	\$13.95	\$15.30
30 - 39	\$4.25	\$6.70	\$9.15	\$11.60	\$14.05	\$16.50	\$18.95	\$21.40	\$23.85	\$26.30
40 - 49	\$6.30	\$10.80	\$15.30	\$19.80	\$24.30	\$28.80	\$33.30	\$37.80	\$42.30	\$46.80
50 - 59	\$9.45	\$17.10	\$24.75	\$32.40	\$40.05	\$47.70	\$55.35	\$63.00	\$70.65	\$78.30
60 - 69	\$14.80	\$27.80	\$40.80	\$53.80	\$66.80	\$79.80	\$92.80	\$105.80	\$118.80	\$131.80

### Spouse Tobacco Rates

Face Purchase - 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	\$3.65	\$5.50	\$7.35	\$9.20	\$11.05	\$12.90	\$14.75	\$16.60	\$18.45	\$20.30
30 - 39	\$5.65	\$9.50	\$13.35	\$17.20	\$21.05	\$24.90	\$28.75	\$32.60	\$36.45	\$40.30
40 - 49	\$9.65	\$17.50	\$25.35	\$33.20	\$41.05	\$48.90	\$56.75	\$64.60	\$72.45	\$80.30
50 - 59	\$15.95	\$30.10	\$44.25	\$58.40	\$72.55	\$86.70	\$100.85	\$115.00	\$129.15	\$143.30
60 - 69	\$26.80	\$51.80	\$76.80	\$101.80	\$126.80	\$151.80	\$176.80	\$201.80	\$226.80	\$251.79

### Dependent Children Rates

Face Purchase - 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