

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

## RATES INCLUDE THE FOLLOWING:

Issue State	AL
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	Semi-monthly
Health Screening Benefit Rider ( \$50 to \$500 )	\$100.00
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	\$3.26	\$4.72	\$6.17	\$7.63	\$9.09	\$10.54	\$12.00	\$13.45	\$14.91	\$16.37
30 - 39	\$4.51	\$7.21	\$9.92	\$12.62	\$15.33	\$18.03	\$20.73	\$23.44	\$26.14	\$28.85
40 - 49	\$6.74	\$11.68	\$16.62	\$21.56	\$26.50	\$31.44	\$36.38	\$41.32	\$46.26	\$51.20
50 - 59	\$10.23	\$18.65	\$27.08	\$35.50	\$43.93	\$52.35	\$60.78	\$69.20	\$77.63	\$86.05
60 - 69	\$16.16	\$30.51	\$44.86	\$59.21	\$73.56	\$87.91	\$102.27	\$116.62	\$130.97	\$145.32
70 +	\$16.16	\$30.51	\$44.86	\$59.21	\$73.56	\$87.91	\$102.27	\$116.62	\$130.97	\$145.32

### 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	\$3.83	\$5.86	\$7.89	\$9.91	\$11.94	\$13.97	\$15.99	\$18.02	\$20.05	\$22.07
30 - 39	\$6.07	\$10.33	\$14.60	\$18.86	\$23.13	\$27.39	\$31.66	\$35.92	\$40.18	\$44.45
40 - 49	\$10.44	\$19.07	\$27.70	\$36.33	\$44.96	\$53.59	\$62.22	\$70.85	\$79.48	\$88.11
50 - 59	\$17.40	\$33.00	\$48.60	\$64.20	\$79.80	\$95.40	\$111.00	\$126.60	\$142.20	\$157.80
60 - 69	\$29.47	\$57.13	\$84.80	\$112.46	\$140.12	\$167.79	\$195.45	\$223.11	\$250.78	\$278.44
70 +	\$29.47	\$57.13	\$84.80	\$112.46	\$140.12	\$167.79	\$195.45	\$223.11	\$250.78	\$278.44

## **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	\$2.53	\$3.26	\$3.99	\$4.72	\$5.45	\$6.17	\$6.90	\$7.63	\$8.36	\$9.09
30 - 39	\$3.16	\$4.51	\$5.86	\$7.21	\$8.57	\$9.92	\$11.27	\$12.62	\$13.97	\$15.33
40 - 49	\$4.27	\$6.74	\$9.21	\$11.68	\$14.15	\$16.62	\$19.09	\$21.56	\$24.03	\$26.50
50 - 59	\$6.02	\$10.23	\$14.44	\$18.65	\$22.87	\$27.08	\$31.29	\$35.50	\$39.72	\$43.93
60 - 69	\$8.98	\$16.16	\$23.33	\$30.51	\$37.68	\$44.86	\$52.04	\$59.21	\$66.39	\$73.56

### **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	\$2.82	\$3.83	\$4.85	\$5.86	\$6.87	\$7.89	\$8.90	\$9.91	\$10.93	\$11.94
30 - 39	\$3.94	\$6.07	\$8.20	\$10.33	\$12.47	\$14.60	\$16.73	\$18.86	\$20.99	\$23.13
40 - 49	\$6.12	\$10.44	\$14.75	\$19.07	\$23.38	\$27.70	\$32.01	\$36.33	\$40.64	\$44.96
50 - 59	\$9.60	\$17.40	\$25.20	\$33.00	\$40.80	\$48.60	\$56.40	\$64.20	\$72.00	\$79.80
60 - 69	\$15.64	\$29.47	\$43.30	\$57.13	\$70.96	\$84.80	\$98.63	\$112.46	\$126.29	\$140.12

### **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