Cartersville School - Monthly (12pp/yr) Rates

NONTOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000			
18-29	\$3.45	\$5.39	\$7.32	\$9.25	\$11.19	\$13.12			
30-39	\$4.73	\$7.95	\$11.16	\$14.37	\$17.58	\$20.80			
40-49	\$7.88	\$14.25	\$20.61	\$26.97	\$33.33	\$39.70			
50-59	\$13.32	\$25.11	\$36.91	\$48.70	\$60.50	\$72.30			
60-69	\$21.09	\$40.65	\$60.22	\$79.79	\$99.35	\$118.92			

NONTOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000			
18-29	\$3.45	\$5.39	\$7.32	\$9.25	\$11.19	\$13.12			
30-39	\$4.73	\$7.95	\$11.16	\$14.37	\$17.58	\$20.80			
40-49	\$7.88	\$14.25	\$20.61	\$26.97	\$33.33	\$39.70			
50-59	\$13.32	\$25.11	\$36.91	\$48.70	\$60.50	\$72.30			
60-69	\$21.09	\$40.65	\$60.22	\$79.79	\$99.35	\$118.92			

		TOBACCO - E	mployee			
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$4.27	\$7.03	\$9.78	\$12.54	\$15.29	\$18.04
30-39	\$6.58	\$11.64	\$16.70	\$21.75	\$26.81	\$31.87
40-49	\$11.57	\$21.61	\$31.66	\$41.70	\$51.75	\$61.80
50-59	\$20.60	\$39.68	\$58.76	\$77.84	\$96.92	\$115.99
60-69	\$32.08	\$62.65	\$93.21	\$123.77	\$154.33	\$184.90

		TOBACCO - S	pouse			
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$4.27	\$7.03	\$9.78	\$12.54	\$15.29	\$18.04
30-39	\$6.58	\$11.64	\$16.70	\$21.75	\$26.81	\$31.87
40-49	\$11.57	\$21.61	\$31.66	\$41.70	\$51.75	\$61.80
50-59	\$20.60	\$39.68	\$58.76	\$77.84	\$96.92	\$115.99
60-69	\$32.08	\$62.65	\$93.21	\$123.77	\$154.33	\$184.90

Base Plan:

- -With Cancer Benefit
- -\$50 Health Screening Benefit
- -\$250 Skin Cancer Benefit -With Additional Benefits
- (Loss of Sight, Speech, Hearing)
 (Coma, Burns, Paralysis)

Riders

-Optional Benefits Rider (BTAP)

Provisions:

- -No Pre-Existing Condition Limitation
- -Add'l Separation Waiting Period: 6 Months
- -Re-Separation Waiting Period: 6 Months
- -Benefit Reduction at Age 70 -Standard Portability
- -Rate Guarantee: 2 Years

Group Attributes:

-Situs State: GA -Eligible Lives: 1000

Cartersville School - Weekly (52pp/yr) Rates

NONTOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000			
18-29	\$0.80	\$1.24	\$1.69	\$2.13	\$2.58	\$3.03			
30-39	\$1.09	\$1.83	\$2.57	\$3.32	\$4.06	\$4.80			
40-49	\$1.82	\$3.29	\$4.75	\$6.22	\$7.69	\$9.16			
50-59	\$3.07	\$5.79	\$8.52	\$11.24	\$13.96	\$16.68			
60-69	\$4.87	\$9.38	\$13.90	\$18.41	\$22.93	\$27.44			

NONTOBACCO - Spouse								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000		
18-29	\$0.80	\$1.24	\$1.69	\$2.13	\$2.58	\$3.03		
30-39	\$1.09	\$1.83	\$2.57	\$3.32	\$4.06	\$4.80		
40-49	\$1.82	\$3.29	\$4.75	\$6.22	\$7.69	\$9.16		
50-59	\$3.07	\$5.79	\$8.52	\$11.24	\$13.96	\$16.68		
60-69	\$4.87	\$9.38	\$13.90	\$18.41	\$22.93	\$27.44		

		TOBACCO - E	Employee			
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$0.99	\$1.62	\$2.26	\$2.89	\$3.53	\$4.16
30-39	\$1.52	\$2.68	\$3.85	\$5.02	\$6.19	\$7.35
40-49	\$2.67	\$4.99	\$7.30	\$9.62	\$11.94	\$14.26
50-59	\$4.75	\$9.16	\$13.56	\$17.96	\$22.36	\$26.77
60-69	\$7.40	\$14.46	\$21.51	\$28.56	\$35.61	\$42.67

		TOBACCO - S	pouse			
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$0.99	\$1.62	\$2.26	\$2.89	\$3.53	\$4.16
30-39	\$1.52	\$2.68	\$3.85	\$5.02	\$6.19	\$7.35
40-49	\$2.67	\$4.99	\$7.30	\$9.62	\$11.94	\$14.26
50-59	\$4.75	\$9.16	\$13.56	\$17.96	\$22.36	\$26.77
60-69	\$7.40	\$14.46	\$21.51	\$28.56	\$35.61	\$42.67

Base Plan:

- -With Cancer Benefit
- -\$50 Health Screening Benefit -\$250 Skin Cancer Benefit
- -With Additional Benefits
- (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

-Optional Benefits Rider (BTAP)

Provisions:

- -No Pre-Existing Condition Limitation
- -Add'l Separation Waiting Period: 6 Months
- -Re-Separation Waiting Period: 6 Months
- -Benefit Reduction at Age 70
- -Standard Portability
- -Rate Guarantee: 2 Years

Group Attributes:

-Situs State: GA -Eligible Lives: 1000

Cartersville School - Biweekly (26pp/yr) Rates

NONTOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000			
18-29	\$1.59	\$2.48	\$3.38	\$4.27	\$5.16	\$6.05			
30-39	\$2.18	\$3.67	\$5.15	\$6.63	\$8.11	\$9.60			
40-49	\$3.64	\$6.57	\$9.51	\$12.45	\$15.38	\$18.32			
50-59	\$6.14	\$11.59	\$17.03	\$22.48	\$27.92	\$33.37			
60-69	\$9.73	\$18.76	\$27.79	\$36.82	\$45.85	\$54.88			

		NONTOBACC	O - Spouse			
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$1.59	\$2.48	\$3.38	\$4.27	\$5.16	\$6.05
30-39	\$2.18	\$3.67	\$5.15	\$6.63	\$8.11	\$9.60
40-49	\$3.64	\$6.57	\$9.51	\$12.45	\$15.38	\$18.32
50-59	\$6.14	\$11.59	\$17.03	\$22.48	\$27.92	\$33.37
60-69	\$9.73	\$18.76	\$27.79	\$36.82	\$45.85	\$54.88

TOBACCO - Employee							
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	
18-29	\$1.97	\$3.24	\$4.51	\$5.78	\$7.06	\$8.33	
30-39	\$3.03	\$5.37	\$7.70	\$10.04	\$12.37	\$14.71	
40-49	\$5.34	\$9.97	\$14.61	\$19.25	\$23.88	\$28.52	
50-59	\$9.51	\$18.31	\$27.12	\$35.92	\$44.73	\$53.53	
60-69	\$14.81	\$28.91	\$43.02	\$57.12	\$71.23	\$85.33	

		TOBACCO - S	pouse			
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$1.97	\$3.24	\$4.51	\$5.78	\$7.06	\$8.33
30-39	\$3.03	\$5.37	\$7.70	\$10.04	\$12.37	\$14.71
40-49	\$5.34	\$9.97	\$14.61	\$19.25	\$23.88	\$28.52
50-59	\$9.51	\$18.31	\$27.12	\$35.92	\$44.73	\$53.53
60-69	\$14.81	\$28.91	\$43.02	\$57.12	\$71.23	\$85.33

Base Plan:

- -With Cancer Benefit
- -\$50 Health Screening Benefit
- -\$250 Skin Cancer Benefit -With Additional Benefits
- (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

-Optional Benefits Rider (BTAP)

Provisions:

- -No Pre-Existing Condition Limitation
- -Add'l Separation Waiting Period: 6 Months
- -Re-Separation Waiting Period: 6 Months
- -Benefit Reduction at Age 70
- -Standard Portability
- -Rate Guarantee: 2 Years

Group Attributes:

-Situs State: GA -Eligible Lives: 1000

Cartersville School - Semimonthly (24pp/yr) Rates

NONTOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000			
18-29	\$1.73	\$2.69	\$3.66	\$4.63	\$5.59	\$6.56			
30-39	\$2.37	\$3.97	\$5.58	\$7.19	\$8.79	\$10.40			
40-49	\$3.94	\$7.12	\$10.30	\$13.49	\$16.67	\$19.85			
50-59	\$6.66	\$12.56	\$18.45	\$24.35	\$30.25	\$36.15			
60-69	\$10.54	\$20.33	\$30.11	\$39.89	\$49.68	\$59.46			

NONTOBACCO - Spouse								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000		
18-29	\$1.73	\$2.69	\$3.66	\$4.63	\$5.59	\$6.56		
30-39	\$2.37	\$3.97	\$5.58	\$7.19	\$8.79	\$10.40		
40-49	\$3.94	\$7.12	\$10.30	\$13.49	\$16.67	\$19.85		
50-59	\$6.66	\$12.56	\$18.45	\$24.35	\$30.25	\$36.15		
60-69	\$10.54	\$20.33	\$30.11	\$39.89	\$49.68	\$59.46		

		TOBACCO - E	mployee			
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$2.14	\$3.51	\$4.89	\$6.27	\$7.65	\$9.02
30-39	\$3.29	\$5.82	\$8.35	\$10.88	\$13.41	\$15.94
40-49	\$5.78	\$10.81	\$15.83	\$20.85	\$25.87	\$30.90
50-59	\$10.30	\$19.84	\$29.38	\$38.92	\$48.46	\$58.00
60-69	\$16.04	\$31.32	\$46.60	\$61.89	\$77.17	\$92.45

		TOBACCO - S	pouse			
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$2.14	\$3.51	\$4.89	\$6.27	\$7.65	\$9.02
30-39	\$3.29	\$5.82	\$8.35	\$10.88	\$13.41	\$15.94
40-49	\$5.78	\$10.81	\$15.83	\$20.85	\$25.87	\$30.90
50-59	\$10.30	\$19.84	\$29.38	\$38.92	\$48.46	\$58.00
60-69	\$16.04	\$31.32	\$46.60	\$61.89	\$77.17	\$92.45

Base Plan:

- -With Cancer Benefit
- -\$50 Health Screening Benefit
- -\$250 Skin Cancer Benefit -With Additional Benefits
- (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

-Optional Benefits Rider (BTAP)

Provisions:

- -No Pre-Existing Condition Limitation
- -Add'l Separation Waiting Period: 6 Months
- -Re-Separation Waiting Period: 6 Months
- -Benefit Reduction at Age 70 -Standard Portability
- -Rate Guarantee: 2 Years

Group Attributes:

-Situs State: GA -Eligible Lives: 1000

Cartersville School - Monthly (12pp/yr) Rates

NONTOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000			
18-29	\$3.45	\$5.39	\$7.32	\$9.25	\$11.19	\$13.12			
30-39	\$4.73	\$7.95	\$11.16	\$14.37	\$17.58	\$20.80			
40-49	\$7.88	\$14.25	\$20.61	\$26.97	\$33.33	\$39.70			
50-59	\$13.32	\$25.11	\$36.91	\$48.70	\$60.50	\$72.30			
60-69	\$21.09	\$40.65	\$60.22	\$79.79	\$99.35	\$118.92			

		NONTOBACC				
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$3.45	\$5.39	\$7.32	\$9.25	\$11.19	\$13.12
30-39	\$4.73	\$7.95	\$11.16	\$14.37	\$17.58	\$20.80
40-49	\$7.88	\$14.25	\$20.61	\$26.97	\$33.33	\$39.70
50-59	\$13.32	\$25.11	\$36.91	\$48.70	\$60.50	\$72.30
60-69	\$21.09	\$40.65	\$60.22	\$79.79	\$99.35	\$118.92

		TOBACCO - E	mployee			
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$4.27	\$7.03	\$9.78	\$12.54	\$15.29	\$18.04
30-39	\$6.58	\$11.64	\$16.70	\$21.75	\$26.81	\$31.87
40-49	\$11.57	\$21.61	\$31.66	\$41.70	\$51.75	\$61.80
50-59	\$20.60	\$39.68	\$58.76	\$77.84	\$96.92	\$115.99
60-69	\$32.08	\$62.65	\$93.21	\$123.77	\$154.33	\$184.90

		TOBACCO - S	pouse			
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$4.27	\$7.03	\$9.78	\$12.54	\$15.29	\$18.04
30-39	\$6.58	\$11.64	\$16.70	\$21.75	\$26.81	\$31.87
40-49	\$11.57	\$21.61	\$31.66	\$41.70	\$51.75	\$61.80
50-59	\$20.60	\$39.68	\$58.76	\$77.84	\$96.92	\$115.99
60-69	\$32.08	\$62.65	\$93.21	\$123.77	\$154.33	\$184.90

Base Plan:

- -With Cancer Benefit
- -\$50 Health Screening Benefit
- -\$250 Skin Cancer Benefit -With Additional Benefits
- (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

-Optional Benefits Rider (BTAP)

Provisions:

- -No Pre-Existing Condition Limitation
- -Add'l Separation Waiting Period: 6 Months
- -Re-Separation Waiting Period: 6 Months
- -Benefit Reduction at Age 70
- -Standard Portability
- -Rate Guarantee: 2 Years

Group Attributes:

-Situs State: GA -Eligible Lives: 1000

Cartersville School - Annual (1 pp/yr) Rates

NONTOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000			
18-29	\$41.42	\$64.62	\$87.82	\$111.02	\$134.22	\$157.42			
30-39	\$56.77	\$95.32	\$133.87	\$172.42	\$210.97	\$249.52			
40-49	\$94.57	\$170.92	\$247.27	\$323.62	\$399.97	\$476.32			
50-59	\$159.77	\$301.32	\$442.87	\$584.42	\$725.97	\$867.52			
60-69	\$253.02	\$487.82	\$722.62	\$957.42	\$1,192,22	\$1,427,02			

		NONTOBACC				
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$41.42	\$64.62	\$87.82	\$111.02	\$134.22	\$157.42
30-39	\$56.77	\$95.32	\$133.87	\$172.42	\$210.97	\$249.52
40-49	\$94.57	\$170.92	\$247.27	\$323.62	\$399.97	\$476.32
50-59	\$159.77	\$301.32	\$442.87	\$584.42	\$725.97	\$867.52
60-69	\$253.02	\$487.82	\$722.62	\$957.42	\$1,192.22	\$1,427.02

TOBACCO - Employee							
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	
18-29	\$51.27	\$84.32	\$117.37	\$150.42	\$183.47	\$216.52	
30-39	\$78.92	\$139.62	\$200.32	\$261.02	\$321.72	\$382.42	
40-49	\$138.77	\$259.32	\$379.87	\$500.42	\$620.97	\$741.52	
50-59	\$247.17	\$476.12	\$705.07	\$934.02	\$1,162.97	\$1,391.92	
60-69	\$384.97	\$751.72	\$1,118.47	\$1,485.22	\$1,851.97	\$2,218.72	

		TOBACCO - S	pouse			
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$51.27	\$84.32	\$117.37	\$150.42	\$183.47	\$216.52
30-39	\$78.92	\$139.62	\$200.32	\$261.02	\$321.72	\$382.42
40-49	\$138.77	\$259.32	\$379.87	\$500.42	\$620.97	\$741.52
50-59	\$247.17	\$476.12	\$705.07	\$934.02	\$1,162.97	\$1,391.92
60-69	\$384.97	\$751.72	\$1,118.47	\$1,485.22	\$1,851.97	\$2,218.72

Base Plan:

- -With Cancer Benefit
- -\$50 Health Screening Benefit
- -\$250 Skin Cancer Benefit
- -With Additional Benefits (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

-Optional Benefits Rider (BTAP)

Provisions:

- -No Pre-Existing Condition Limitation
- -Add'l Separation Waiting Period: 6 Months
- -Re-Separation Waiting Period: 6 Months
- -Benefit Reduction at Age 70
- -Standard Portability
- -Rate Guarantee: 2 Years

Group Attributes:

-Situs State: GA -Eligible Lives: 1000

Group Critical Illness Insurance

GENELCO RATES - Monthly

			PARTIAL PLAN CODE	
EMPLOYEE - Issue Age Rates			Monthly /	Monthly Flat
	-		\$1000	Cost
Coverage	PRODUCT ID	AGE	003VB	0000B
		29	\$0.38667	
		39	\$0.64250	
	С	49	\$1.27250	
	R	59	\$2.35917	
LUMP SUM	E	69	\$3.91333	
Employee	0			
Non-Tobacco	L			
	N			
	(G/U)			
		29	\$0.55083	
		39	\$1.01167	
	С	49	\$2.00917	
	R	59	\$3.81583	
LUMP SUM	E	69	\$6.11250	
Employee	0			
Tobacco	L			
	Т			
	(G/U)			
	. , ,			
		29		\$1.51833
		39		\$1.51833
		49		\$1.51833
		59		\$1.51833
FLAT		69		\$1.51833
FLAT	CRE0FUG			\$0.00000
Employee				\$0.00000
				\$0.00000
				\$0.00000
				\$0.00000
				\$0.00000

		PARTIAL PLAN CODE		
SPOUSE - Issue Age Rates			Monthly /	Monthly Flat
			\$1000	Cost
Coverage	PRODUCT ID	AGE	003VB	0000B
		29	\$0.38667	
		39	\$0.64250	
	С	49	\$1.27250	
	R	59	\$2.35917	
LUMP SUM	S	69	\$3.91333	
Spouse	0			
Non-Tobacco	L			
	N			
	(G/U)			
		29	\$0.55083	
		39	\$1.01167	
	С	49	\$2.00917	
	R	59	\$3.81583	
LUMP SUM	S	69	\$6.11250	
Spouse	0			
Tobacco	L			
	T			
	(G/U)			
		29		\$1.51833
FLAT Spouse		39		\$1.51833
		49		\$1.51833
		59		\$1.51833
		69		\$1.51833
	CRS0FUG			\$0.00000
				\$0.00000
				\$0.00000
				\$0.00000
				\$0.00000
				\$0.00000

Base Plan:

- -With Cancer Benefit
- -\$50 Health Screening Benefit
- -\$250 Skin Cancer Benefit
- -With Additional Benefits (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

Riders:

-Optional Benefits Rider (BTAP)

Provisions:

- -No Pre-Existing Condition Limitation
- -Add'l Separation Waiting Period: 6 Months
- -Re-Separation Waiting Period: 6 Months
- -Benefit Reduction at Age 70
- -Standard Portability
- -Rate Guarantee: 2 Years

Group Attributes:

-Situs State: GA

-Eligible Lives: 1000

Group Critical Illness Insurance

ENROLLMENT RATES

EMPLOYEE - Issue Age Rates Coverage AGE		Annual Rates		
		Annual / \$1000	Annual Flat Cost	Mayo Annual Flat Cost
coverage	18-29	\$4.64004	\$18.21996	
	30-39	\$7.71000	\$18.21996	
	40-49	\$15.27000	\$18.21996	
	50-59	\$28.31004	\$18.21996	
	60-69	\$46.95996	\$18.21996	
Employee			\$0.00000	
Non-Tobacco			\$0.00000	
			\$0.00000	
			\$0.00000	
			\$0.00000	
			\$0.00000	
Employee Tobacco	18-29	\$6.60996	\$18.21996	
	30-39	\$12.14004	\$18.21996	
	40-49	\$24.11004	\$18.21996	
	50-59	\$45.78996	\$18.21996	
	60-69	\$73.35000	\$18.21996	
			\$0.00000	
			\$0.00000	
			\$0.00000	
			\$0.00000	
			\$0.00000	
			\$0.00000	

SPOUSE - Issue Age Rates		Annual Rates		
		Annual /	Annual Flat Cost	
Coverage	AGE	\$1000	Cost	
	18-29	\$4.64004	\$18.21996	
	30-39	\$7.71000	\$18.21996	
	40-49	\$15.27000	\$18.21996	
	50-59	\$28.31004	\$18.21996	
Spouse	60-69	\$46.95996	\$18.21996	
Non-Tobacco			\$0.00000	
Non-Tobacco			\$0.00000	
			\$0.00000	
			\$0.00000	
			\$0.00000	
			\$0.00000	
	18-29	\$6.60996	\$18.21996	
	30-39	\$12.14004	\$18.21996	
	40-49	\$24.11004	\$18.21996	
	50-59	\$45.78996	\$18.21996	
Spouse	60-69	\$73.35000	\$18.21996	
Tobacco			\$0.00000	
TODACCO	•		\$0.00000	
		_	\$0.00000	
	•		\$0.00000	
			\$0.00000	
	•		\$0.00000	

Base Plan:

- -With Cancer Benefit
- -\$50 Health Screening Benefit
- -\$250 Skin Cancer Benefit
- -With Additional Benefits (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

Riders:

-Optional Benefits Rider (BTAP)

Provisions:

- -No Pre-Existing Condition Limitation
- -Add'l Separation Waiting Period: 6 Months
- -Re-Separation Waiting Period: 6 Months
- -Benefit Reduction at Age 70
- -Standard Portability
- -Rate Guarantee: 2 Years

Group Attributes:

-Situs State: GA -Eligible Lives: 1000