## Douglas County - Monthly (12pp/yr) Rates

NONTOBACCO - Employee								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000		
18-29	\$3.29	\$5.05	\$6.82	\$8.59	\$10.35	\$12.12		
30-39	\$4.45	\$7.39	\$10.32	\$13.25	\$16.19	\$19.12		
40-49	\$7.34	\$13.15	\$18.97	\$24.79	\$30.60	\$36.42		
50-59	\$12.30	\$23.08	\$33.86	\$44.64	\$55.42	\$66.19		
60-69	\$19.40	\$37.28	\$55.16	\$73.04	\$90.92	\$108.79		

NONTOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000			
18-29	\$3.29	\$5.05	\$6.82	\$8.59	\$10.35	\$12.12			
30-39	\$4.45	\$7.39	\$10.32	\$13.25	\$16.19	\$19.12			
40-49	\$7.34	\$13.15	\$18.97	\$24.79	\$30.60	\$36.42			
50-59	\$12.30	\$23.08	\$33.86	\$44.64	\$55.42	\$66.19			
60-69	\$19.40	\$37.28	\$55.16	\$73.04	\$90.92	\$108.79			

	TOBACCO - Employee								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000			
18-29	\$4.04	\$6.55	\$9.07	\$11.59	\$14.10	\$16.62			
30-39	\$6.14	\$10.76	\$15.38	\$20.00	\$24.62	\$29.25			
40-49	\$10.70	\$19.88	\$29.06	\$38.24	\$47.42	\$56.59			
50-59	\$18.95	\$36.39	\$53.82	\$71.25	\$88.69	\$106.12			
60-69	\$29.45	\$57.38	\$85.31	\$113.24	\$141.17	\$169.09			

		TOBACCO - S	pouse			
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$4.04	\$6.55	\$9.07	\$11.59	\$14.10	\$16.62
30-39	\$6.14	\$10.76	\$15.38	\$20.00	\$24.62	\$29.25
40-49	\$10.70	\$19.88	\$29.06	\$38.24	\$47.42	\$56.59
50-59	\$18.95	\$36.39	\$53.82	\$71.25	\$88.69	\$106.12
60-69	\$29.45	\$57.38	\$85.31	\$113.24	\$141.17	\$169.09

## 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: 3100

## Douglas County - Weekly (52pp/yr) Rates

	NONTOBACCO - Employee									
Issue Age										
18-29	\$0.76	\$1.17	\$1.57	\$1.98	\$2.39	\$2.80				
30-39	\$1.03	\$1.70	\$2.38	\$3.06	\$3.73	\$4.41				
40-49	\$1.69	\$3.03	\$4.38	\$5.72	\$7.06	\$8.40				
50-59	\$2.84	\$5.32	\$7.81	\$10.30	\$12.79	\$15.27				
60-69	\$4.48	\$8.60	\$12.73	\$16.85	\$20.98	\$25.11				

		NONTOBACC				
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$0.76	\$1.17	\$1.57	\$1.98	\$2.39	\$2.80
30-39	\$1.03	\$1.70	\$2.38	\$3.06	\$3.73	\$4.41
40-49	\$1.69	\$3.03	\$4.38	\$5.72	\$7.06	\$8.40
50-59	\$2.84	\$5.32	\$7.81	\$10.30	\$12.79	\$15.27
60-69	\$4.48	\$8.60	\$12.73	\$16.85	\$20.98	\$25.11

		TOBACCO - E	mployee			
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$0.93	\$1.51	\$2.09	\$2.67	\$3.25	\$3.83
30-39	\$1.42	\$2.48	\$3.55	\$4.62	\$5.68	\$6.75
40-49	\$2.47	\$4.59	\$6.70	\$8.82	\$10.94	\$13.06
50-59	\$4.37	\$8.40	\$12.42	\$16.44	\$20.47	\$24.49
60-69	\$6.80	\$13.24	\$19.69	\$26.13	\$32.58	\$39.02

		TOBACCO - S				
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$0.93	\$1.51	\$2.09	\$2.67	\$3.25	\$3.83
30-39	\$1.42	\$2.48	\$3.55	\$4.62	\$5.68	\$6.75
40-49	\$2.47	\$4.59	\$6.70	\$8.82	\$10.94	\$13.06
50-59	\$4.37	\$8.40	\$12.42	\$16.44	\$20.47	\$24.49
60-69	\$6.80	\$13.24	\$19.69	\$26.13	\$32.58	\$39.02

## 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: 3100

## Douglas County - Biweekly (26pp/yr) Rates

NONTOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000			
18-29	\$1.52	\$2.33	\$3.15	\$3.96	\$4.78	\$5.59			
30-39	\$2.05	\$3.41	\$4.76	\$6.12	\$7.47	\$8.82			
40-49	\$3.38	\$6.07	\$8.75	\$11.44	\$14.12	\$16.81			
50-59	\$5.67	\$10.65	\$15.62	\$20.60	\$25.57	\$30.55			
60-69	\$8.95	\$17.20	\$25.46	\$33.71	\$41.96	\$50.21			

NONTOBACCO - Spouse								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000		
18-29	\$1.52	\$2.33	\$3.15	\$3.96	\$4.78	\$5.59		
30-39	\$2.05	\$3.41	\$4.76	\$6.12	\$7.47	\$8.82		
40-49	\$3.38	\$6.07	\$8.75	\$11.44	\$14.12	\$16.81		
50-59	\$5.67	\$10.65	\$15.62	\$20.60	\$25.57	\$30.55		
60-69	\$8.95	\$17.20	\$25.46	\$33.71	\$41.96	\$50.21		

		TOBACCO - E	mployee			
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$1.86	\$3.02	\$4.18	\$5.35	\$6.51	\$7.67
30-39	\$2.83	\$4.97	\$7.10	\$9.23	\$11.36	\$13.50
40-49	\$4.94	\$9.17	\$13.41	\$17.65	\$21.88	\$26.12
50-59	\$8.75	\$16.79	\$24.84	\$32.88	\$40.93	\$48.98
60-69	\$13.59	\$26.48	\$39.37	\$52.26	\$65.15	\$78.04

		TOBACCO - S	pouse			
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$1.86	\$3.02	\$4.18	\$5.35	\$6.51	\$7.67
30-39	\$2.83	\$4.97	\$7.10	\$9.23	\$11.36	\$13.50
40-49	\$4.94	\$9.17	\$13.41	\$17.65	\$21.88	\$26.12
50-59	\$8.75	\$16.79	\$24.84	\$32.88	\$40.93	\$48.98
60-69	\$13.59	\$26.48	\$39.37	\$52.26	\$65.15	\$78.04

## 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: 3100

## Douglas County - Semimonthly (24pp/yr) Rates

NONTOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000			
18-29	\$1.64	\$2.53	\$3.41	\$4.29	\$5.18	\$6.06			
30-39	\$2.23	\$3.69	\$5.16	\$6.63	\$8.09	\$9.56			
40-49	\$3.67	\$6.58	\$9.48	\$12.39	\$15.30	\$18.21			
50-59	\$6.15	\$11.54	\$16.93	\$22.32	\$27.71	\$33.10			
60-69	\$9.70	\$18.64	\$27.58	\$36.52	\$45.46	\$54.40			

NONTOBACCO - Spouse							
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	
18-29	\$1.64	\$2.53	\$3.41	\$4.29	\$5.18	\$6.06	
30-39	\$2.23	\$3.69	\$5.16	\$6.63	\$8.09	\$9.56	
40-49	\$3.67	\$6.58	\$9.48	\$12.39	\$15.30	\$18.21	
50-59	\$6.15	\$11.54	\$16.93	\$22.32	\$27.71	\$33.10	
60-69	\$9.70	\$18.64	\$27.58	\$36.52	\$45.46	\$54.40	

Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$2.02	\$3.28	\$4.53	\$5.79	\$7.05	\$8.31
30-39	\$3.07	\$5.38	\$7.69	\$10.00	\$12.31	\$14.62
40-49	\$5.35	\$9.94	\$14.53	\$19.12	\$23.71	\$28.30
50-59	\$9.48	\$18.19	\$26.91	\$35.63	\$44.34	\$53.06
60-69	\$14.72	\$28.69	\$42.65	\$56.62	\$70.58	\$84.55

		TOBACCO - S	pouse			
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$2.02	\$3.28	\$4.53	\$5.79	\$7.05	\$8.31
30-39	\$3.07	\$5.38	\$7.69	\$10.00	\$12.31	\$14.62
40-49	\$5.35	\$9.94	\$14.53	\$19.12	\$23.71	\$28.30
50-59	\$9.48	\$18.19	\$26.91	\$35.63	\$44.34	\$53.06
60-69	\$14.72	\$28.69	\$42.65	\$56.62	\$70.58	\$84.55

## 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: 3100

## Douglas County - Monthly (12pp/yr) Rates

NONTOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000			
18-29	\$3.29	\$5.05	\$6.82	\$8.59	\$10.35	\$12.12			
30-39	\$4.45	\$7.39	\$10.32	\$13.25	\$16.19	\$19.12			
40-49	\$7.34	\$13.15	\$18.97	\$24.79	\$30.60	\$36.42			
50-59	\$12.30	\$23.08	\$33.86	\$44.64	\$55.42	\$66.19			
60-69	\$19.40	\$37.28	\$55.16	\$73.04	\$90.92	\$108.79			

		NONTOBACC				
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$3.29	\$5.05	\$6.82	\$8.59	\$10.35	\$12.12
30-39	\$4.45	\$7.39	\$10.32	\$13.25	\$16.19	\$19.12
40-49	\$7.34	\$13.15	\$18.97	\$24.79	\$30.60	\$36.42
50-59	\$12.30	\$23.08	\$33.86	\$44.64	\$55.42	\$66.19
60-69	\$19.40	\$37.28	\$55.16	\$73.04	\$90.92	\$108.79

TOBACCO - Employee							
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	
18-29	\$4.04	\$6.55	\$9.07	\$11.59	\$14.10	\$16.62	
30-39	\$6.14	\$10.76	\$15.38	\$20.00	\$24.62	\$29.25	
40-49	\$10.70	\$19.88	\$29.06	\$38.24	\$47.42	\$56.59	
50-59	\$18.95	\$36.39	\$53.82	\$71.25	\$88.69	\$106.12	
60-69	\$29.45	\$57.38	\$85.31	\$113.24	\$141.17	\$169.09	

		TOBACCO - S	pouse			
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$4.04	\$6.55	\$9.07	\$11.59	\$14.10	\$16.62
30-39	\$6.14	\$10.76	\$15.38	\$20.00	\$24.62	\$29.25
40-49	\$10.70	\$19.88	\$29.06	\$38.24	\$47.42	\$56.59
50-59	\$18.95	\$36.39	\$53.82	\$71.25	\$88.69	\$106.12
60-69	\$29.45	\$57.38	\$85.31	\$113.24	\$141.17	\$169.09

## 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: 3100

## Douglas County - Annual (1 pp/yr) Rates

NONTOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000			
18-29	\$39.42	\$60.62	\$81.82	\$103.02	\$124.22	\$145.42			
30-39	\$53.42	\$88.62	\$123.82	\$159.02	\$194.22	\$229.42			
40-49	\$88.02	\$157.82	\$227.62	\$297.42	\$367.22	\$437.02			
50-59	\$147.57	\$276.92	\$406.27	\$535.62	\$664.97	\$794.32			
60-69	\$232.77	\$447.32	\$661.87	\$876.42	\$1.090.97	\$1,305,52			

		NONTOBACC				
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$39.42	\$60.62	\$81.82	\$103.02	\$124.22	\$145.42
30-39	\$53.42	\$88.62	\$123.82	\$159.02	\$194.22	\$229.42
40-49	\$88.02	\$157.82	\$227.62	\$297.42	\$367.22	\$437.02
50-59	\$147.57	\$276.92	\$406.27	\$535.62	\$664.97	\$794.32
60-69	\$232.77	\$447.32	\$661.87	\$876.42	\$1,090.97	\$1,305.52

TOBACCO - Employee							
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	
18-29	\$48.42	\$78.62	\$108.82	\$139.02	\$169.22	\$199.42	
30-39	\$73.67	\$129.12	\$184.57	\$240.02	\$295.47	\$350.92	
40-49	\$128.37	\$238.52	\$348.67	\$458.82	\$568.97	\$679.12	
50-59	\$227.42	\$436.62	\$645.82	\$855.02	\$1,064.22	\$1,273.42	
60-69	\$353.37	\$688.52	\$1,023.67	\$1,358.82	\$1,693.97	\$2,029.12	

		TOBACCO - S	pouse			
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$48.42	\$78.62	\$108.82	\$139.02	\$169.22	\$199.42
30-39	\$73.67	\$129.12	\$184.57	\$240.02	\$295.47	\$350.92
40-49	\$128.37	\$238.52	\$348.67	\$458.82	\$568.97	\$679.12
50-59	\$227.42	\$436.62	\$645.82	\$855.02	\$1,064.22	\$1,273.42
60-69	\$353.37	\$688.52	\$1,023.67	\$1,358.82	\$1,693.97	\$2,029.12

## 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: 3100

# **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	\$0.35333	
		39	\$0.58667	
	С	49	\$1.16333	
	R	59	\$2.15583	
LUMP SUM	E	69	\$3.57583	
Employee	0			
Non-Tobacco	L			
	N			
	(G/U)			
		29	\$0.50333	
		39	\$0.92417	
	С	49	\$1.83583	
	R	59	\$3.48667	
LUMP SUM	E	69	\$5.58583	
Employee	0			
Tobacco	L			
	Т			
	(G/U)			
	. , ,			
		29		\$1.51833
		39		\$1.51833
		49		\$1.51833
		59		\$1.51833
FLAT		69		\$1.51833
Employee	CRE0FUG			\$0.00000
				\$0.00000
				\$0.00000
				\$0.00000
				\$0.00000
				\$0.00000

			PARTIAL I	PARTIAL PLAN CODE	
SPOUSE - Issue Age Rates			Monthly /	Monthly Flat	
			\$1000	Cost	
Coverage	PRODUCT ID	AGE	003VB	0000B	
		29	\$0.35333		
		39	\$0.58667		
	С	49	\$1.16333		
	R	59	\$2.15583		
LUMP SUM	S	69	\$3.57583		
Spouse	0				
Non-Tobacco	L				
	N				
	(G/U)				
		29	\$0.50333		
		39	\$0.92417		
	С	49	\$1.83583		
	R	59	\$3.48667		
LUMP SUM	S	69	\$5.58583		
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: 3100

# **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	\$4.23996	\$18.21996	
Employee Non-Tobacco	30-39	\$7.04004	\$18.21996	
	40-49	\$13.95996	\$18.21996	
	50-59	\$25.86996	\$18.21996	
	60-69	\$42.90996	\$18.21996	
	60-69	\$42.90996		
			\$0.00000	
			\$0.00000	
			\$0.00000	
			\$0.00000	
			\$0.00000	
			\$0.00000	
Employee Tobacco	18-29	\$6.03996	\$18.21996	
	30-39	\$11.09004	\$18.21996	
	40-49	\$22.02996	\$18.21996	
	50-59	\$41.84004	\$18.21996	
	60-69	\$67.02996	\$18.21996	
			\$0.00000	
			\$0.00000	
			\$0.00000	
			\$0.00000	
			\$0.00000	
			\$0.00000	

SPOUSE - Issue Age Rates		Annua	Annual Rates		
		Annual / \$1000	Annual Flat Cost		
Coverage	AGE	\$1000	Cost		
	18-29	\$4.23996	\$18.21996		
	30-39	\$7.04004	\$18.21996		
	40-49	\$13.95996	\$18.21996		
	50-59	\$25.86996	\$18.21996		
Canada	60-69	\$42.90996	\$18.21996		
Spouse			\$0.00000		
Non-Tobacco			\$0.00000		
			\$0.00000		
			\$0.00000		
			\$0.00000		
			\$0.00000		
	18-29	\$6.03996	\$18.21996		
	30-39	\$11.09004	\$18.21996		
	40-49	\$22.02996	\$18.21996		
	50-59	\$41.84004	\$18.21996		
Canada	60-69	\$67.02996	\$18.21996		
Spouse			\$0.00000		
Tobacco			\$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: 3100