



Benefits At A Glance		Bi-weekly Premiums			
		NON-TOBACCO Employee			
Cancer	100%	Issue Age	\$10,000	\$20,000	\$30,000
Heart Attack	100%	18-30	\$2.46	\$4.27	\$6.09
Stroke	100%	31-40	\$3.73	\$6.82	\$9.92
Kidney Failure	100%	41-50	\$6.59	\$12.53	\$18.48
Major Organ Transplant	100%	51-60	\$11.79	\$22.94	\$34.09
Bone Marrow Transplant	100%	61+	\$21.59	\$42.55	\$63.50
Sudden Cardiac Arrest	100%				
Coronary Artery Bypass Surgery	25%	NON-TOBACCO Spouse			
Non-Invasive Cancer	25%	Issue Age	\$10,000	\$20,000	\$30,000
Skin Cancer	\$250	18-30	\$2.46	\$4.27	\$6.09
Severe Burn	100%	31-40	\$3.73	\$6.82	\$9.92
Coma	100%	41-50	\$6.59	\$12.53	\$18.48
Paralysis	100%	51-60	\$11.79	\$22.94	\$34.09
Loss of Sight / Hearing / Speech	100%	61+	\$21.59	\$42.55	\$63.50
Benign Brain Tumor	100%				
Advanced Alzheimer's Disease	25%	TOBACCO Employee			
Advanced Parkinson's Disease	25%	Issue Age	\$10,000	\$20,000	\$30,000
Amyotrophic Lateral Sclerosis	25%	18-30	\$3.23	\$5.82	\$8.42
Sustained Multiple Sclerosis	100%	31-40	\$5.49	\$10.33	\$15.18
Health Screening Benefit	\$50 (Employee & Spouse only)	41-50	\$9.99	\$19.33	\$28.68
		51-60	\$18.69	\$36.73	\$54.78
		61+	\$33.26	\$65.89	\$98.51
		TOBACCO Spouse			
		Issue Age	\$10,000	\$20,000	\$30,000
		18-30	\$3.23	\$5.82	\$8.42
		31-40	\$5.49	\$10.33	\$15.18
		41-50	\$9.99	\$19.33	\$28.68
		51-60	\$18.69	\$36.73	\$54.78
		61+	\$33.26	\$65.89	\$98.51