BENEFIT COST PER PAY - 2023

MEDICAL - Silver Plan	1							Fie-lax
	TOTAL	LESS MONTHLY	MONTHLY					
COVERAGE	MONTHLY	BOARD	EMPLOYEE	EMPLO	EE PER PAY PE	RIOD DEDUCT	ION, BY PAY FR	EQUENCY
ELECTION	PREMIUM	CONTRIBUTION	CONTRIBUTION	20	21	22	23	24
EMPLOYEE ONLY	747.53	637.00	110.53	66.32	63.16	60.29	57.67	55.27
EMPLOYEE + SPOUSE	1648.77	1125.00	523.77	314.26	299.30	285.69	273.27	261.89
EMPLOYEE + CHILDREN	1347.28	1040.00	307.28	184.37	175.59	167.61	160.32	153.64
EMPLOYEE + FAMILY	2247.33	1606.00	641.33	384.80	366.47	349.82	334.61	320.67
Dependent Age (26-30) Premium:	\$358.88 monthly post-tax	deduction, in addition	\$358.88	215.33	205.07	195.75	187.24	179.44
Spouse Surcharge: \$250.00 month	hly post-tax deduction, in a	addition to tier selected.	\$250.00	150.00	142.86	136.36	130.43	125.00
Tobacco Surcharge: \$50.00 mont	hly post-tax deduction, in	addition to tier selected.	\$50.00	30.00	28.57	27.27	26.09	25.00

MEDICAL - Gold Plan	TOTAL	LESS MONTHLY	MONTHLY					
COVERAGE	MONTHLY	BOARD	EMPLOYEE	EMPLO	EE PER PAY PE	RIOD DEDUCT	ION, BY PAY FR	EQUENCY
ELECTION	PREMIUM	CONTRIBUTION	CONTRIBUTION	20	21	22	23	24
EMPLOYEE ONLY	779.26	630.00	149.26	89.56	85.29	81.41	77.87	74.63
EMPLOYEE + SPOUSE	1746.43	1140.00	606.43	363.86	346.53	330.78	316.40	303.22
EMPLOYEE + CHILDREN	1408.31	1050.00	358.31	214.99	204.75	195.44	186.94	179.16
EMPLOYEE + FAMILY	2357.19	1615.00	742.19	445.31	424.11	404.83	387.23	371.10
Dependent Age (26-30) Premium:	\$358.88 monthly post-tax	deduction, in addition	\$358.88	215.33	205.07	195.75	187.24	179.44
Spouse Surcharge: \$250.00 month	nly post-tax deduction, in a	addition to tier selected.	\$250.00	150.00	142.86	136.36	130.43	125.00
Tobacco Surcharge: \$50.00 mont	hly post-tax deduction, in	addition to tier selected.	\$50.00	30.00	28.57	27.27	26.09	25.00

Humana DENTAL - LOW DHMO HD215

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	TOTAL	LESS MONTHLY	MONTHLY					
COVERAGE	MONTHLY	BOARD	EMPLOYEE	EMPLOY	'EE PER PAY PE	RIOD DEDUCT	ION, BY PAY FRI	EQUENCY
ELECTION	PREMIUM	CONTRIBUTION	CONTRIBUTION	20	21	22	23	24
EMPLOYEE ONLY	6.39	0.00	6.39	3.83	3.65	3.49	3.33	3.20
EMPLOYEE + 1	12.65	0.00	12.65	7.59	7.23	6.90	6.60	6.33
EMPLOYEE + 2 OR MORE	22.48	0.00	22.48	13.49	12.85	12.26	11.73	11.24

Humana DENTAL	- High DHMO HS215
HUIHAHA DENTAL	

	TOTAL	LESS MONTHLY	MONTHLY					
COVERAGE	MONTHLY	BOARD	EMPLOYEE	EMPLOY	EE PER PAY PE	RIOD DEDUCT	ION, BY PAY FRI	EQUENCY
ELECTION	PREMIUM	CONTRIBUTION	CONTRIBUTION	20	21	22	23	24
EMPLOYEE ONLY	10.48	0.00	10.48	6.29	5.99	5.72	5.47	5.24
EMPLOYEE + 1	20.74	0.00	20.74	12.44	11.85	11.31	10.82	10.37
EMPLOYEE + 2 OR MORE	36.88	0.00	36.88	22.13	21.07	20.12	19.24	18.44

Humana DENTAL - Low PPO *

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	TOTAL	LESS MONTHLY	MONTHLY					
COVERAGE	MONTHLY	BOARD	EMPLOYEE	EMPLOY	EE PER PAY PE	RIOD DEDUCT	ION, BY PAY FRI	EQUENCY
ELECTION	PREMIUM	CONTRIBUTION	CONTRIBUTION	20	21	22	23	24
EMPLOYEE ONLY	23.82	0.00	23.82	14.29	13.61	12.99	12.43	11.91
EMPLOYEE + 1	48.17	0.00	48.17	28.90	27.53	26.27	25.13	24.09
EMPLOYEE + 2 OR MORE	71.25	0.00	71.25	42.75	40.71	38.86	37.17	35.63

Humana DENTAL - High PPO *

	TOTAL	LESS MONTHLY	MONTHLY					
COVERAGE	MONTHLY	BOARD	EMPLOYEE	EMPLOY	'EE PER PAY PE	RIOD DEDUCT	ION, BY PAY FR	EQUENCY
ELECTION	PREMIUM	CONTRIBUTION	CONTRIBUTION	20	21	22	23	24
EMPLOYEE ONLY	30.34	0.00	30.34	18.20	17.34	16.55	15.83	15.17
EMPLOYEE + 1	61.24	0.00	61.24	36.74	34.99	33.40	31.95	30.62
EMPLOYEE + 2 OR MORE	90.44	0.00	90.44	54.26	51.68	49.33	47.19	45.22

Humana VISION - Basic *

Humana VISION - Basi	C *							Pre-tax
	TOTAL	LESS MONTHLY	MONTHLY					
COVERAGE	MONTHLY	BOARD	EMPLOYEE	EMPLOY	'EE PER PAY PE	RIOD DEDUCT	ION, BY PAY FR	EQUENCY
ELECTION	PREMIUM	CONTRIBUTION	CONTRIBUTION	20	21	22	23	24
EMPLOYEE ONLY	3.92	0.00	3.92	2.35	2.24	2.14	2.05	1.96
EMPLOYEE + 1	9.75	0.00	9.75	5.85	5.57	5.32	5.09	4.88
EMPLOYEE + 2 OR MORE	16.72	0.00	16.72	10.03	9.55	9.12	8.72	8.36

Humana VISION - Enhanced *

	TOTAL	LESS MONTHLY	MONTHLY					
COVERAGE	MONTHLY	BOARD	EMPLOYEE	EMPLOY	'EE PER PAY PE	RIOD DEDUCT	ION, BY PAY FR	EQUENCY
ELECTION	PREMIUM	CONTRIBUTION	CONTRIBUTION	20	21	22	23	24
EMPLOYEE ONLY	5.91	0.00	5.91	3.55	3.38	3.22	3.08	2.96
EMPLOYEE + 1	14.69	0.00	14.69	8.81	8.39	8.01	7.66	7.35
EMPLOYEE + 2 OR MORE	25.19	0.00	25.19	15.11	14.39	13.74	13.14	12.60

Pre-tax

Pre-tax

Pre-tax

Pre-tax

Pre-tax

Pre-tax

Standard DEPENDEN		linking a child or childre	en to dependent life. se	elect the first or	otion for each ti	ier.		
	TOTAL	LESS MONTHLY	MONTHLY					
COVERAGE	MONTHLY	BOARD	EMPLOYEE	EMPLOY	EE PER PAY PE	ERIOD DEDUCT	ON, BY PAY FRI	
ELECTION	PREMIUM	CONTRIBUTION	CONTRIBUTION	20	21	22	23	24
*Spouse \$5,000; <i>and/or</i> Each Eligible Child <u>\$2,500</u>	4.12	0.00	4.12	2.47	2.35	2.25	2.15	2.06
pouse \$10,000; Each Eligible Child \$2,500	7.99	0.00	7.99	4.79	4.57	4.36	4.17	4.00
Spouse \$25,000; Each Eligible Child \$2,500	17.48	0.00	17.48	10.49	9.99	9.53	9.12	8.74
*Spouse \$5,000; and/or Each Eligible Child <u>\$5,000</u>	4.47	0.00	4.47	2.68	2.55	2.44	2.33	2.24
Spouse \$10,000; Each Eligible Child \$5,000	8.33	0.00	8.33	5.00	4.76	4.54	4.35	4.17
Spouse \$25,000; Each Eligible Child \$5,000	17.82	0.00	17.82	10.69	10.18	9.72	9.30	8.91
Standard BASIC EM	PLOYEE LIFE INS		ו			(Salary Sens	itive)	Post-ta
The monthly premium for			000 of annual salary.	Paid for by	the School Bo			
			oo or annuar oarary.	r alu tet by			. oounly	
Standard ADDITION								Post
NEW EMPLOYEES:		from 1 times pay to 4 tir	mes pay for additional	life insurance.				
URRENT EMPLOYEES:		mes pay at each open e						
	If you wish to purcha	se additional life insuran	ice, the rate is \$0.22 p	er \$1,000.				
XAMPLE:	Employee earning \$35	,000 annual salary on 24	4 pay frequency would	pay \$3.85.				
		llary=3.85 2 x Annual			EE Av Annu	al Calany 15 4	0	
		0 x \$0.22 x 12 months				al Salary=15.4	0	
		$U \times SU / Z \times 12$ months	\doteq 24 (bay frequency)	= \$3.85 per p	av.			
	AL DEATH and D	SMEMBERMENT	- [AD&D]			(Salary Sens		
	AL DEATH and DI Employees may cl		- [AD&D] coverage from 1 times	pay to 4 times	pay at a rate o	f \$0.023 per 1,	000 of annual	salary
Standard ACCIDENT	AL DEATH and DI Employees may cl Employees may cl	ISMEMBERMENT hoose employee only o hoose employee + fami	- [AD&D] coverage from 1 times	pay to 4 times nes pay to 4 tin	pay at a rate o	f \$0.023 per 1,	000 of annual	salary
Standard ACCIDENT	AL DEATH and DI Employees may cl Employees may cl Employee earning \$35	ISMEMBERMENT hoose employee only o noose employee + fami ,000 annual salary on 24	- [AD&D] coverage from 1 times ily coverage from 1 tir 4 pay frequency electing	pay to 4 times nes pay to 4 tin ng 1x's pay	pay at a rate o	f \$0.023 per 1,	000 of annual	salary
Standard ACCIDENT	AL DEATH and DI Employees may cl Employees may cl Employee earning \$35 Employee only = \$35,	ISMEMBERMENT hoose employee only of noose employee + fami ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12	[AD&D] coverage from 1 times ily coverage from 1 tir pay frequency electir ÷ 24 pay frequency =	pay to 4 times nes pay to 4 tin ng 1x's pay \$0.40 per pay	pay at a rate o	f \$0.023 per 1,	000 of annual	salary
Standard ACCIDENT	AL DEATH and DI Employees may cl Employees may cl Employee earning \$35 Employee only = \$35,	ISMEMBERMENT hoose employee only o noose employee + fami ,000 annual salary on 24	[AD&D] coverage from 1 times ily coverage from 1 tir pay frequency electir ÷ 24 pay frequency =	pay to 4 times nes pay to 4 tin ng 1x's pay \$0.40 per pay	pay at a rate o	f \$0.023 per 1,	000 of annual	salary
Standard ACCIDENT	AL DEATH and DI Employees may cl Employees may cl Employee earning \$35 Employee only = \$35, Employee and family	ISMEMBERMENT hoose <i>employee only</i> of noose <i>employee</i> + <i>fami</i> ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12 = \$35,000 ÷ 1,000 x .03	[AD&D] coverage from 1 times ily coverage from 1 tir pay frequency electir ÷ 24 pay frequency =	pay to 4 times nes pay to 4 tin ng 1x's pay \$0.40 per pay	pay at a rate o	f \$0.023 per 1, te of \$0.032 pe	000 of annual	salary ual salary
Standard ACCIDENT	AL DEATH and DI Employees may cl Employees may cl Employee earning \$35 Employee only = \$35, Employee and family ERM DISABILITY	ISMEMBERMENT hoose <i>employee</i> only of noose <i>employee</i> + fami ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12 = \$35,000 ÷ 1,000 x .03 - [STD]	[AD&D] coverage from 1 times ily coverage from 1 tim 4 pay frequency electin ÷ 24 pay frequency = 2 x 12 ÷ 24 (pay frequ	pay to 4 times nes pay to 4 tin ng 1x's pay \$0.40 per pay	pay at a rate o	f \$0.023 per 1, te of \$0.032 pe	<i>000</i> of annual ar 1,000 of ann	salary ual salary
Standard ACCIDENT EXAMPLE: CALCULATION: CALCULATION: Standard SHORT-T NEW EMPLOYEES:	AL DEATH and DI Employees may cl Employees may cl Employee earning \$35 Employee only = \$35, Employee and family ERM DISABILITY May elect STD coverage	ISMEMBERMENT hoose employee only of hoose employee + family ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12 = \$35,000 ÷ 1,000 x .03 - [STD] ge without filling out a m	[AD&D] Coverage from 1 times ily coverage from 1 times 4 pay frequency electin ÷ 24 pay frequency = 32 x 12 ÷ 24 (pay frequ edical questionnaire.	pay to 4 times nes pay to 4 tin ng 1x's pay \$0.40 per pay iency) = \$0.56	pay at a rate o nes pay at a rat	f \$0.023 per 1, te of \$0.032 pe (Sal	000 of annual or 1,000 of ann ary Sensitive)	salary ual salary
Standard ACCIDENT EXAMPLE: CALCULATION: CALCULATION: Standard SHORT-T NEW EMPLOYEES:	AL DEATH and DI Employees may cl Employees may cl Employee earning \$35 Employee only = \$35, Employee and family ERM DISABILITY May elect STD coverage Electing for the first time	ISMEMBERMENT hoose employee only of hoose employee + fami ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12 = \$35,000 ÷ 1,000 x .03 - [STD] ge without filling out a m will subject you to pre-exi	- [AD&D] Coverage from 1 times voverage from 1 times voverag	pay to 4 times nes pay to 4 tin ng 1x's pay \$0.40 per pay iency) = \$0.56	pay at a rate o nes pay at a rat	f \$0.023 per 1, te of \$0.032 pe (Sal	000 of annual or 1,000 of ann ary Sensitive)	salary ual salary
Standard ACCIDENT EXAMPLE: CALCULATION: CALCULATION: Standard SHORT-T NEW EMPLOYEES: CURRENT EMPLOYEES:	AL DEATH and DI Employees may cl Employees may cl Employee earning \$35 Employee only = \$35, Employee and family ERM DISABILITY May elect STD coverage Electing for the first time Employee cost	SMEMBERMENT hoose employee only of hoose employee + family ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12 = \$35,000 ÷ 1,000 x .03 - [STD] ge without filling out a m will subject you to pre-exit ti s \$0.523 per \$100 of a	- [AD&D] Coverage from 1 times Coverage from 1 times If y coverage from 1 times A pay frequency electin ÷ 24 pay frequency = B2 x 12 ÷ 24 (pay frequency edical questionnaire. isting conditions & will re annual salary	pay to 4 times nes pay to 4 tin ng 1x's pay \$0.40 per pay lency) = \$0.56	pay at a rate o nes pay at a rat	f \$0.023 per 1, te of \$0.032 pe (Sal	000 of annual or 1,000 of ann ary Sensitive)	salary ual salar <u>i</u>
Standard ACCIDENT	AL DEATH and DI Employees may cl Employees may cl Employee earning \$35 Employee only = \$35, Employee and family ERM DISABILITY May elect STD coverag Electing for the first time Employee cost Employee earning \$35	SMEMBERMENT hoose employee only of hoose employee + family ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12 = \$35,000 ÷ 1,000 x .03 - [STD] ge without filling out a m will subject you to pre-exit t is \$0.523 per \$100 of a ,000 per year with a pay	- [AD&D] Coverage from 1 times Coverage from 1 times If y coverage from 1 times A pay frequency electin ÷ 24 pay frequency = B2 x 12 ÷ 24 (pay frequency edical questionnaire. isting conditions & will re annual salary frequency of 24 pays	pay to 4 times nes pay to 4 tin ng 1x's pay \$0.40 per pay lency) = \$0.56	pay at a rate o nes pay at a rat	f \$0.023 per 1, te of \$0.032 pe (Sal	000 of annual or 1,000 of ann ary Sensitive)	salary ual salar <u>i</u>
Standard ACCIDENT EXAMPLE: CALCULATION: CALCULATION: Standard SHORT-T NEW EMPLOYEES: CURRENT EMPLOYEES: EXAMPLE:	AL DEATH and DI Employees may cl Employees may cl Employee earning \$35 Employee only = \$35, Employee and family ERM DISABILITY May elect STD coverag Electing for the first time Employee cost Employee earning \$35	SMEMBERMENT hoose employee only of hoose employee + family ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12 = \$35,000 ÷ 1,000 x .03 - [STD] ge without filling out a m will subject you to pre-exit ti s \$0.523 per \$100 of a	- [AD&D] Coverage from 1 times Coverage from 1 times If y coverage from 1 times A pay frequency electin ÷ 24 pay frequency = B2 x 12 ÷ 24 (pay frequency edical questionnaire. isting conditions & will re annual salary frequency of 24 pays	pay to 4 times nes pay to 4 tin ng 1x's pay \$0.40 per pay lency) = \$0.56	pay at a rate o nes pay at a rat	f \$0.023 per 1, te of \$0.032 pe (Sal	000 of annual or 1,000 of ann ary Sensitive)	
Standard ACCIDENT EXAMPLE: CALCULATION: CALCULATION: Standard SHORT-T NEW EMPLOYEES: CURRENT EMPLOYEES: EXAMPLE: CALCULATION:	AL DEATH and DI Employees may c Employees may c Employee earning \$35 Employee only = \$35, Employee and family ERM DISABILITY May elect STD coverag Electing for the first time Employee cost Employee earning \$35 \$35,000 ÷ 100 x .523 ÷	ISMEMBERMENT hoose employee only of hoose employee + fami ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12 = \$35,000 ÷ 1,000 x .03 • [STD] ge without filling out a m will subject you to pre-exi t is \$0.523 per \$100 of a ,000 per year with a pay ÷ 24 (pay frequency) = \$	- [AD&D] Coverage from 1 times Coverage from 1 times If y coverage from 1 times A pay frequency electin ÷ 24 pay frequency = B2 x 12 ÷ 24 (pay frequency edical questionnaire. isting conditions & will re annual salary frequency of 24 pays	pay to 4 times nes pay to 4 tin ng 1x's pay \$0.40 per pay lency) = \$0.56	pay at a rate o nes pay at a rat	f \$0.023 per 1, te of \$0.032 pe (Sal	000 of annual ar 1,000 of ann ary Sensitive)	salary ual salary Post-ta
Standard ACCIDENT EXAMPLE: CALCULATION: CALCULATION: Standard SHORT-T NEW EMPLOYEES: CURRENT EMPLOYEES: EXAMPLE: CALCULATION: Standard LONG-TE	AL DEATH and DI Employees may c Employees may c Employee earning \$35 Employee only = \$35, Employee and family ERM DISABILITY May elect STD coverag Electing for the first time Employee earning \$35 \$35,000 ÷ 100 x .523 ÷	ISMEMBERMENT hoose employee only of hoose employee + fami ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12 = \$35,000 ÷ 1,000 x .03 • [STD] ge without filling out a m will subject you to pre-exi t is \$0.523 per \$100 of a ,000 per year with a pay ÷ 24 (pay frequency) = \$	- [AD&D] Coverage from 1 times ily coverage from 1 times ily coverage from 1 times 4 pay frequency electin ÷ 24 pay frequency = 2 x 12 ÷ 24 (pay frequency = 2 x 12 ÷ 24 (pay frequency edical questionnaire. isting conditions & will re annual salary frequency of 24 pays 7.63 (per pay cost)	pay to 4 times nes pay to 4 tin ng 1x's pay \$0.40 per pay lency) = \$0.56	pay at a rate o nes pay at a rat	f \$0.023 per 1, te of \$0.032 pe (Sal	000 of annual or 1,000 of ann ary Sensitive)	salary ual salary
Standard ACCIDENT EXAMPLE: CALCULATION: CALCULATION: Standard SHORT-T NEW EMPLOYEES: CURRENT EMPLOYEES: EXAMPLE: CALCULATION: Standard LONG-TE NEW EMPLOYEES:	AL DEATH and DI Employees may cl Employees may cl Employee earning \$35 Employee only = \$35, Employee only = \$35, Employee and family ERM DISABILITY May elect STD coverag Electing for the first time Employee earning \$35 \$35,000 ÷ 100 x .523 ÷ RM DISABILITY May elect LTD coverag	SMEMBERMENT hoose employee only of hoose employee + family ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12 = \$35,000 ÷ 1,000 x .03 • [STD] ge without filling out a m will subject you to pre-exit tis \$0.523 per \$100 of a ,000 per year with a pay - 24 (pay frequency) = \$ • [LTD] ge without filling out a m	A pay frequency electin ÷ 24 pay frequency electin ÷ 24 pay frequency = 32 x 12 ÷ 24 (pay frequency = dical questionnaire. isting conditions & will re annual salary frequency of 24 pays 7.63 (per pay cost) edical questionnaire.	pay to 4 times nes pay to 4 tin ng 1x's pay \$0.40 per pay lency) = \$0.56 equire a medical per year.	pay at a rate o nes pay at a rat per pay	f \$0.023 per 1, te of \$0.032 pe (Sal o be completed. (Salary & A	000 of annual er 1,000 of ann ary Sensitive) Age Sensitive)	salary ual salar <u>y</u> Post-ta
Standard ACCIDENT EXAMPLE: CALCULATION: CALCULATION: Standard SHORT-T IEW EMPLOYEES: CURRENT EMPLOYEES: EXAMPLE: CALCULATION: Standard LONG-TE IEW EMPLOYEES: CURRENT EMPLOYEES: CURRENT EMPLOYEES:	AL DEATH and DI Employees may cl Employees may cl Employee earning \$35 Employee only = \$35, Employee only = \$35, Employee and family ERM DISABILITY May elect STD coverag Electing for the first time Employee earning \$35 \$35,000 ÷ 100 x .523 ÷ RM DISABILITY May elect LTD coverag Electing for the first time	SMEMBERMENT hoose employee only of hoose employee + fami ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12 = \$35,000 ÷ 1,000 x .03 • [STD] ge without filling out a m will subject you to pre-exi t is \$0.523 per \$100 of a ,000 per year with a pay ÷ 24 (pay frequency) = \$ • [LTD] ge without filling out a m will subject you to pre-exi	- [AD&D] Coverage from 1 times verify coverage from 1 times	pay to 4 times nes pay to 4 tin ng 1x's pay \$0.40 per pay lency) = \$0.56 equire a medical per year.	pay at a rate o nes pay at a rat per pay questionnaire to	f \$0.023 per 1, te of \$0.032 pe (Sal o be completed. (Salary & A	000 of annual er 1,000 of ann ary Sensitive) Age Sensitive)	salary ual salar <u>y</u> Post-ta
Standard ACCIDENT EXAMPLE: CALCULATION: CALCULATION: Standard SHORT-T NEW EMPLOYEES: CURRENT EMPLOYEES: CALCULATION: Standard LONG-TE NEW EMPLOYEES: CURRENT EMPLOYEES:	AL DEATH and DI Employees may cl Employees may cl Employee earning \$35 Employee only = \$35, Employee only = \$35, Employee and family ERM DISABILITY May elect STD coverage Electing for the first time Employee earning \$35 \$35,000 ÷ 100 x .523 ÷ EMDISABILITY May elect LTD coverage Electing for the first time Employee age 37 earn	SMEMBERMENT hoose employee only of hoose employee + fami ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12 = \$35,000 ÷ 1,000 x .03 - [STD] ge without filling out a m will subject you to pre-exi t is \$0.523 per \$100 of a ,000 per year with a pay ÷ 24 (pay frequency) = \$ - [LTD] ge without filling out a m will subject you to pre-exi ing \$35,000 per year wit	- [AD&D] Coverage from 1 times verify coverage from 1 times	pay to 4 times nes pay to 4 tin ng 1x's pay \$0.40 per pay iency) = \$0.56 equire a medical per year.	pay at a rate o nes pay at a rat per pay questionnaire to ar.	f \$0.023 per 1, te of \$0.032 pe (Sal o be completed. (Salary & A	000 of annual er 1,000 of ann ary Sensitive) Age Sensitive)	salary ual salar <u>y</u> Post-ta
Standard ACCIDENT EXAMPLE: CALCULATION: CALCULATION: Standard SHORT-T IEW EMPLOYEES: CURRENT EMPLOYEES: EXAMPLE: CALCULATION: Standard LONG-TE IEW EMPLOYEES: CURRENT EMPLOYEES: EXAMPLE:	AL DEATH and DI Employees may cl Employees may cl Employee earning \$35 Employee only = \$35, Employee only = \$35, Employee and family ERM DISABILITY May elect STD coverage Electing for the first time Employee earning \$35 \$35,000 ÷ 100 x .523 ÷ EMDISABILITY May elect LTD coverage Electing for the first time Employee age 37 earn	SMEMBERMENT hoose employee only of hoose employee + fami ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12 = \$35,000 ÷ 1,000 x .03 • [STD] ge without filling out a m will subject you to pre-exi t is \$0.523 per \$100 of a ,000 per year with a pay ÷ 24 (pay frequency) = \$ • [LTD] ge without filling out a m will subject you to pre-exi	- [AD&D] Coverage from 1 times verify coverage from 1 times	pay to 4 times nes pay to 4 tin ng 1x's pay \$0.40 per pay iency) = \$0.56 equire a medical per year.	pay at a rate o nes pay at a rat per pay questionnaire to ar.	f \$0.023 per 1, te of \$0.032 pe (Sal o be completed. (Salary & A	000 of annual er 1,000 of ann ary Sensitive) Age Sensitive)	salary ual salar Post-ta
Standard ACCIDENT EXAMPLE: CALCULATION: CALCULATION: Standard SHORT-T VEW EMPLOYEES: CURRENT EMPLOYEES: EXAMPLE: CALCULATION: Standard LONG-TE VEW EMPLOYEES: CURRENT EMPLOYEES: EXAMPLE: CALCULATION:	AL DEATH and DI Employees may cl Employees may cl Employee earning \$35 Employee only = \$35, Employee only = \$35, Employee and family ERM DISABILITY May elect STD coverage Electing for the first time Employee cost S35,000 ÷ 100 x .523 ÷ RM DISABILITY May elect LTD coverage Electing for the first time Employee age 37 earn \$35,000 ÷ 100 x .124 (SMEMBERMENT hoose employee only of hoose employee + fami ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12 = \$35,000 ÷ 1,000 x .03 - [STD] ge without filling out a m will subject you to pre-exi t is \$0.523 per \$100 of a ,000 per year with a pay ÷ 24 (pay frequency) = \$ - [LTD] ge without filling out a m will subject you to pre-exi ing \$35,000 per year wit	- [AD&D] Coverage from 1 times /// coverage from 1 times // coverage from 1 t	pay to 4 times nes pay to 4 tim ng 1x's pay \$0.40 per pay iency) = \$0.56 equire a medical per year. equire a medical 24 pays per yea 1 (per pay for L	pay at a rate o nes pay at a rat per pay questionnaire to ar. . TD only)	f \$0.023 per 1, te of \$0.032 pe (Sal o be completed. (Salary & A o be completed.	000 of annual er 1,000 of ann ary Sensitive) Age Sensitive)	salary ual salar <u>y</u> Post-ta
Standard ACCIDENT EXAMPLE: CALCULATION: CALCULATION: Standard SHORT-T NEW EMPLOYEES: CURRENT EMPLOYEES: EXAMPLE: CALCULATION: Standard LONG-TE NEW EMPLOYEES: CURRENT EMPLOYEES: EXAMPLE: CALCULATION: Standard LONG-TE NEW EMPLOYEES: CURRENT EMPLOYEES: CURRENT EMPLOYEES: EXAMPLE: CURRENT EMPLOYEES: EXAMPLE: CALCULATION:	AL DEATH and DI Employees may cl Employees may cl Employee sarving \$35 Employee only = \$35, Employee only = \$35, Employee and family ERM DISABILITY May elect STD coverag Electing for the first time Employee earning \$35 \$35,000 ÷ 100 x .523 = RM DISABILITY May elect LTD coverag Electing for the first time Employee age 37 earn \$35,000 ÷ 100 x .124 (\$35,000 ÷ 100 x .117 (SMEMBERMENT hoose employee only of hoose employee + family ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12 = \$35,000 ÷ 1,000 x .033 - [STD] ge without filling out a m will subject you to pre-exit t is \$0.523 per \$100 of a ,000 per year with a pay 24 (pay frequency) = \$ ge without filling out a m will subject you to pre-exit will subject you to pre-exit from chart below) ÷ 24 (Pay frequency election A pay frequency election 4 pay frequency election 4 pay frequency election 4 pay frequency = 32 x 12 ÷ 24 (pay frequency = 32 x 12 ÷ 24 (pay frequency edical questionnaire. annual salary frequency of 24 pays 7.63 (per pay cost) edical questionnaire. isting conditions & will re edical questionnaire. isting conditions & will re annual salary frequency of 24 pays 7.63 (per pay cost) edical questionnaire. isting conditions & will re annual salary frequency of 24 pays 7.63 (per pay cost) edical questionnaire. isting conditions & will re annual salary frequency of 2 annual salary annual salary frequency of 2 an	pay to 4 times nes pay to 4 tim ng 1x's pay \$0.40 per pay iency) = \$0.56 equire a medical per year. equire a medical 24 pays per yea 1 (per pay for L	pay at a rate o nes pay at a rat per pay questionnaire to ar. . TD only)	f \$0.023 per 1, te of \$0.032 pe (Sal o be completed. (Salary & A o be completed.	000 of annual er 1,000 of ann ary Sensitive) Age Sensitive)	salary ual salar Post-ta
Standard ACCIDENT EXAMPLE: CALCULATION: CALCULATION: Standard SHORT-T NEW EMPLOYEES: CURRENT EMPLOYEES: EXAMPLE: CALCULATION: Standard LONG-TE NEW EMPLOYEES: CURRENT EMPLOYEES: EXAMPLE: CALCULATION: Standard LONG-TE NEW EMPLOYEES: CURRENT EMPLOYEES: CURRENT EMPLOYEES: EXAMPLE: CURRENT EMPLOYEES: EXAMPLE: CALCULATION:	AL DEATH and DI Employees may cl Employees may cl Employee sarving \$35 Employee only = \$35, Employee only = \$35, Employee and family ERM DISABILITY May elect STD coverag Electing for the first time Employee earning \$35 \$35,000 ÷ 100 x .523 = RM DISABILITY May elect LTD coverag Electing for the first time Employee age 37 earn \$35,000 ÷ 100 x .124 (\$35,000 ÷ 100 x .117 (SMEMBERMENT hoose employee only of hoose employee + family ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12 = \$35,000 ÷ 1,000 x .03 • [STD] ge without filling out a m will subject you to pre-exit tis \$0.523 per \$100 of a ,000 per year with a pay ÷ 24 (pay frequency) = \$ • [LTD] ge without filling out a m will subject you to pre-exit ing \$35,000 per year with from chart below) ÷ 24 (Pay frequency election A pay frequency election 4 pay frequency election 4 pay frequency election 4 pay frequency = 32 x 12 ÷ 24 (pay frequency = 32 x 12 ÷ 24 (pay frequency edical questionnaire. annual salary frequency of 24 pays 7.63 (per pay cost) edical questionnaire. isting conditions & will re edical questionnaire. isting conditions & will re annual salary frequency of 24 pays 7.63 (per pay cost) edical questionnaire. isting conditions & will re annual salary frequency of 24 pays 7.63 (per pay cost) edical questionnaire. isting conditions & will re annual salary frequency of 2 annual salary annual salary frequency of 2 an	pay to 4 times nes pay to 4 tim ng 1x's pay \$0.40 per pay iency) = \$0.56 equire a medical per year. equire a medical 24 pays per yea 1 (per pay for L	pay at a rate o nes pay at a rat per pay questionnaire to ar. . TD only)	f \$0.023 per 1, te of \$0.032 per (Sal o be completed. (Salary & A o be completed.	000 of annual er 1,000 of ann ary Sensitive) Age Sensitive)	salary ual salar Post-ta
Standard ACCIDENT EXAMPLE: CALCULATION: CALCULATION: Standard SHORT-T VEW EMPLOYEES: CURRENT EMPLOYEES: EXAMPLE: CALCULATION: Standard LONG-TE VEW EMPLOYEES: CURRENT EMPLOYEES: EXAMPLE: CALCULATION:	AL DEATH and DI Employees may cl Employees may cl Employees may cl Employee earning \$35 Employee only = \$35, Employee only = \$35, Employee and family ERM DISABILITY May elect STD coverag Electing for the first time Employee earning \$35 \$35,000 ÷ 100 x .523 ÷ RM DISABILITY • May elect LTD coverag Electing for the first time Employee age 37 earn \$35,000 ÷ 100 x .124 (\$35,000 ÷ 100 x .117 (Long-Term Disability F	SMEMBERMENT hoose employee only of hoose employee + family ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12 = \$35,000 ÷ 1,000 x .03 • [STD] ge without filling out a m will subject you to pre-exit tis \$0.523 per \$100 of a ,000 per year with a pay 24 (pay frequency) = \$ • [LTD] ge without filling out a m will subject you to pre-exit ing \$35,000 per year with from chart below) ÷ 24 (Rate Chart (per \$100 of	- [AD&D] Coverage from 1 times Coverage from 1 times If y coverage from 1 times If y coverage from 1 times 24 pay frequency electin ÷ 24 pay frequency = 22 x 12 ÷ 24 (pay frequency = 22 x 12 ÷ 24 (pay frequency = 24 pay frequency of 24 pays 7.63 (per pay cost) edical questionnaire. isting conditions & will re isting conditions & will re th a pay frequency of 2 pay frequency = \$1.8 pay frequency = \$1.7	pay to 4 times nes pay to 4 tim ng 1x's pay \$0.40 per pay lency) = \$0.56 equire a medical per year. equire a medical 24 pays per yea 1 (per pay if S]	pay at a rate o nes pay at a rat per pay questionnaire to ar. .TD only) rD is also elec	(Salary & A o be completed. (Salary & A o be completed.	000 of annual er 1,000 of ann ary Sensitive) Age Sensitive)	salary ual salar Post-ta
Standard ACCIDENT EXAMPLE: CALCULATION: CALCULATION: Standard SHORT-T NEW EMPLOYEES: CURRENT EMPLOYEES: EXAMPLE: CALCULATION: Standard LONG-TE NEW EMPLOYEES: CURRENT EMPLOYEES: EXAMPLE: CALCULATION: CALCULATION: CALCULATION: CALCULATION:	AL DEATH and DI Employees may cl Employees may cl Employees may cl Employee earning \$35 Employee only = \$35, Employee only = \$35, Employee and family ERM DISABILITY May elect STD coverag Electing for the first time Employee earning \$35 \$35,000 ÷ 100 x .523 = RM DISABILITY May elect LTD coverag Electing for the first time Employee age 37 earn \$35,000 ÷ 100 x .124 (\$35,000 ÷ 100 x .117 (Long-Term Disability f	SMEMBERMENT hoose employee only of hoose employee + family ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12 = \$35,000 ÷ 1,000 x .03 • [STD] ge without filling out a m will subject you to pre-exit tis \$0.523 per \$100 of a ,000 per year with a pay ÷ 24 (pay frequency) = \$ • [LTD] ge without filling out a m will subject you to pre-exit from chart below) ÷ 24 (from chart below) ÷ 24 (Rate Chart (per \$100 of LTD Premium If	 [AD&D] coverage from 1 times ily coverage from 1 times ily coverage from 1 times ily coverage from 1 times 4 pay frequency electin ÷ 24 pay frequency = 2 x 12 ÷ 24 (pay frequency = add a pay frequency = edical questionnaire. isting conditions & will real annual salary frequency of 24 pays 7.63 (per pay cost) edical questionnaire. isting conditions & will real annual salary frequency of 24 pays 7.63 (per pay cost) edical questionnaire. isting conditions & will real annual salary frequency) = \$1.8 pay frequency) = \$1.7 f annual salary) 	pay to 4 times nes pay to 4 tim ng 1x's pay \$0.40 per pay lency) = \$0.56 equire a medical per year. equire a medical 24 pays per yea 1 (per pay if S]	pay at a rate o nes pay at a rate per pay questionnaire to ar. TD only) rD is also elecc	(Salary & A o be completed. (Salary & A o be completed.	000 of annual er 1,000 of ann ary Sensitive) Age Sensitive)	salary ual salar <u>y</u> Post-ta
Standard ACCIDENT EXAMPLE: CALCULATION: CALCULATION: Standard SHORT-T NEW EMPLOYEES: CURRENT EMPLOYEES: CALCULATION: CALCULATION: CALCULATION:	AL DEATH and DI Employees may cl Employees may cl Employee sans cl Employee anning \$35 Employee only = \$35, Employee only = \$35, Employee and family ERM DISABILITY May elect STD coverag Electing for the first time Employee earning \$35 \$35,000 ÷ 100 x .523 ÷ RM DISABILITY • May elect LTD coverag Electing for the first time Employee age 37 earn \$35,000 ÷ 100 x .124 (\$35,000 ÷ 100 x .124 (\$35,000 ÷ 100 x .117 (LONG-Term Disability for the first time Employee age 37 earn	SMEMBERMENT hoose employee only of hoose employee + family ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12 = \$35,000 ÷ 1,000 x .03 • [STD] ge without filling out a m will subject you to pre-exit tis \$0.523 per \$100 of a ,000 per year with a pay ÷ 24 (pay frequency) = \$ • [LTD] ge without filling out a m will subject you to pre-exit ing \$35,000 per year with a from chart below) ÷ 24 (from chart below) ÷ 24 (Rate Chart (per \$100 of LTD Premium If Taken With STD	 [AD&D] coverage from 1 times <i>ily</i> coverage from 1 times <i>isting</i> conditions & will real annual salary <i>i</i> frequency of 24 pays <i>7.63</i> (per pay cost) <i>i</i> dedical questionnaire. <i>i</i> sting conditions & will real annual salary <i>i</i> frequency = \$1.8 pay frequency = \$1.7 f annual salary <i>AGE</i> 	pay to 4 times nes pay to 4 tim ng 1x's pay \$0.40 per pay lency) = \$0.56 equire a medical per year. equire a medical 24 pays per yea 1 (per pay for L 1 (per pay if ST LTD ONLY	pay at a rate o nes pay at a rate per pay questionnaire to ar. TD only) TD is also elec LTD Premium Taken With S	(Salary & A o be completed. (Salary & A o be completed.	000 of annual er 1,000 of ann ary Sensitive) Age Sensitive)	salary ual salar Post-ta
Standard ACCIDENT EXAMPLE: CALCULATION: CALCULATION: Standard SHORT-T NEW EMPLOYEES: CURRENT EMPLOYEES: CURRENT EMPLOYEES: CURRENT EMPLOYEES: CURRENT EMPLOYEES: CURRENT EMPLOYEES: CURRENT EMPLOYEES: CURRENT EMPLOYEES: CALCULATION: CALCULATION: CALCULATION: CALCULATION:	AL DEATH and DI Employees may cl Employees may cl Employees may cl Employee earning \$35 Employee only = \$35, Employee only = \$35, Employee and family ERM DISABILITY May elect STD coverag Electing for the first time Employee earning \$35 \$35,000 ÷ 100 x .523 ÷ RM DISABILITY • May elect LTD coverag Electing for the first time Employee age 37 earn \$35,000 ÷ 100 x .124 (\$35,000 ÷ 100 x .124 (\$35,000 ÷ 100 x .117 (LONG-Term Disability F 0.069 0.083	SMEMBERMENT hoose employee only of hoose employee + family ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12 = \$35,000 ÷ 1,000 x .03 • [STD] ge without filling out a m will subject you to pre-exit tis \$0.523 per \$100 of a ,000 per year with a pay ÷ 24 (pay frequency) = \$ • [LTD] ge without filling out a m will subject you to pre-exit ing \$35,000 per year with a from chart below) ÷ 24 (from chart below) ÷ 24 (Rate Chart (per \$100 of LTD Premium If Taken With STD 0.062	 [AD&D] coverage from 1 times <i>ily</i> coverage from 1 times <i>isting</i> conditions & will reduced questionnaire. <i>isting</i> conditions & will reduced questinte. <i>isting</i> conditions & will reduced questionn	pay to 4 times nes pay to 4 times nes pay to 4 times and 1x's pay \$0.40 per pay lency) = \$0.56 equire a medical per year. equire a medical 24 pays per year 1 (per pay for L 1 (per pay if ST <u>LTD ONLY</u> 0.248	pay at a rate o nes pay at a rate per pay questionnaire to ar. TD only) TD is also elect <u>LTD Premium</u> Taken With S [*] 0.242	f \$0.023 per 1, te of \$0.032 per (Sal o be completed. (Salary & A o be completed. ted)	000 of annual er 1,000 of ann ary Sensitive) Age Sensitive)	salary ual salar Post-ta
NEW EMPLOYEES: CURRENT EMPLOYEES: EXAMPLE: CALCULATION: Standard LONG-TE NEW EMPLOYEES: CURRENT EMPLOYEES: EXAMPLE: CALCULATION: CALCULATION: CALCULATION: AGG <22 25-25	AL DEATH and DI Employees may cl Employees may cl Employee sarving \$35 Employee only = \$35, Employee only = \$35, Employee only = \$35, Employee and family May elect STD coverag Electing for the first time Employee earning \$35 \$35,000 ÷ 100 x .523 ÷ RM DISABILITY May elect LTD coverag Electing for the first time Employee age 37 earn \$35,000 ÷ 100 x .124 (\$35,000 ÷ 100 x .124 (\$35,000 ÷ 100 x .117 (LONG-Term Disability for 0.069 0.083 0.097	SMEMBERMENT hoose employee only of hoose employee + family ,000 annual salary on 24 ,000 ÷ 1,000 x .023 x 12 = \$35,000 ÷ 1,000 x .03 • [STD] ge without filling out a m will subject you to pre-exit tis \$0.523 per \$100 of a ,000 per year with a pay ÷ 24 (pay frequency) = \$ • [LTD] ge without filling out a m will subject you to pre-exit ing \$35,000 per year with a from chart below) ÷ 24 (from chart below) ÷ 24 (Rate Chart (per \$100 of LTD Premium If Taken With STD 0.062 0.069	 [AD&D] coverage from 1 times <i>ily</i> coverage from 1 times <i>isting</i> conditions & will real <i>isti</i>	pay to 4 times nes pay to 4 times nes pay to 4 times and 1x's pay \$0.40 per pay lency) = \$0.56 equire a medical per year. equire a medical 24 pays per year 1 (per pay for L 1 (per pay if ST <u>LTD ONLY</u> 0.248 0.386	pay at a rate o nes pay at a rate per pay questionnaire to ar. TD only) TD is also elect <u>LTD Premium</u> Taken With ST 0.242 0.359	f \$0.023 per 1, te of \$0.032 per (Sal o be completed. (Salary & A o be completed. ted)	000 of annual er 1,000 of ann ary Sensitive) Age Sensitive)	salary ual salar Post-ta

Important Note: Because of rounding formulas used in this system, there may be some variation in final amounts.

* If covering a dependent age 26-30 (non-disabled), your entire premium deduction becomes post-tax

Standard ACCIDENT	PLAN							Post-tax
	TOTAL	LESS MONTHLY	MONTHLY					
COVERAGE	MONTHLY	BOARD	EMPLOYEE	EMPLOY	'EE PER PAY PE	RIOD DEDUCT	ION, BY PAY FR	EQUENCY
ELECTION	PREMIUM	CONTRIBUTION	CONTRIBUTION	20	21	22	23	24
EMPLOYEE ONLY	12.14	0.00	12.14	7.28	6.94	6.62	6.33	6.07
EMPLOYEE + SPOUSE	19.13	0.00	19.13	11.48	10.93	10.43	9.98	9.57
EMPLOYEE + CHILDREN	22.76	0.00	22.76	13.66	13.01	12.41	11.87	11.38
EMPLOYEE + FAMILY	35.72	0.00	35.72	21.43	20.41	19.48	18.64	17.86

Standard HOSPITAL	INDEMNITY PLAN							Post-tax
	TOTAL	LESS MONTHLY	MONTHLY					
COVERAGE	MONTHLY	BOARD	EMPLOYEE	EMPLOYE	E PER PAY PERI	OD DEDUCTIO	N, BY PAY FREG	UENCY
ELECTION	PREMIUM	CONTRIBUTION	CONTRIBUTION	20	21	22	23	24
EMPLOYEE ONLY	23.55	0.00	23.55	14.13	13.46	12.85	12.29	11.78
EMPLOYEE + SPOUSE	49.12	0.00	49.12	29.47	28.07	26.79	25.63	24.56
EMPLOYEE + CHILDREN	46.37	0.00	46.37	27.82	26.50	25.29	24.19	23.19
EMPLOYEE + FAMILY	77.10	0.00	77.10	46.26	44.06	42.05	40.23	38.55

Employee Non-Tobacco Monthly Rates						
Attained Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-25	1.25	2.50	3.75	5.00	6.25	7.50
26-30	1.55	3.10	4.65	6.20	7.75	9.30
31-35	1.85	3.70	5.55	7.40	9.25	11.10
36-40	2.45	4.90	7.35	9.80	12.25	14.70
41-45	3.45	6.90	10.35	13.80	17.25	20.70
46-50	4.95	9.90	14.85	19.80	24.75	29.70
51-55	7.10	14.20	21.30	28.40	35.50	42.60
56-60	9.70	19.40	29.10	38.80	48.50	58.20
61-65	13.60	27.20	40.80	54.40	68.00	81.60
66-70	18.70	37.40	56.10	74.80	93.50	112.20
71+	26.00	52.00	78.00	104.00	130.00	156.00
		mployee Tobacco Mo		101.00	100.00	100.00
ttained Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-25	1.35	2.70	4.05	5.40	6.75	8.10
26-30	1.65	3.30	4.95	6.60	8.25	9.90
31-35	2.15	4.30	6.45	8.60	10.75	12.90
36-40	3.05	6.10	9.15	12.20	15.25	18.30
41-45	4.90	9.80	14.70	19.60	24.50	29.40
46-50	7.80	15.60	23.40	31.20		46.80
51-55	12.45		37.35		39.00	
56-60	12.45	24.90	55.65	49.80	62.25	74.70
		37.10		74.20	92.75	111.30
61-65	28.20	56.40	84.60	112.80	141.00	169.20
66-70	41.10	82.20	123.30	164.40	205.50	246.60
71+	55.20	110.40	165.60	220.80	276.00	331.20
	-	ouse Non-Tobacco M				
ttained Age	\$5.000	\$10.000	\$15.000	\$20.000	\$25.000	\$30.00
18-25	1.25	2.50	3.75	5.00	6.25	7.50
26-30	1.55	3.10	4.65	6.20	7.75	9.30
31-35	1.85	3.70	5.55	7.40	9.25	11.10
36-40	2.45	4.90	7.35	9.80	12.25	14.70
41-45	3.45	6.90	10.35	13.80	17.25	20.70
46-50	4.95	9.90	14.85	19.80	24.75	29.70
51-55	7.10	14.20	21.30	28.40	35.50	42.60
56-60	9.70	19.40	29.10	38.80	48.50	58.20
61-65	13.60	27.20	40.80	54.40	68.00	81.60
66-70	18.70	37.40	56.10	74.80	93.50	
66-70 71+	26.00	37.40 52.00	56.10 78.00	74.80 104.00	93.50 130.00	
71+	26.00	37.40 52.00 Spouse Tobacco Mon	56.10 78.00 thly Rates	104.00	130.00	156.00
71+ ttained Age	26.00 \$ \$5,000	37.40 52.00 Spouse Tobacco Mon \$10,000	56.10 78.00 thly Rates \$15,000	104.00 \$20,000	130.00 \$25,000	156.00 \$30,00
71+ ttained Age 18-25	26.00 \$5,000 1.35	37.40 52.00 Spouse Tobacco Mon \$10,000 2.70	56.10 78.00 thly Rates \$15,000 4.05	104.00 \$20,000 5.40	130.00 \$25,000 6.75	156.00 \$30,00 8.10
71+ ttained Age 18-25 26-30	26.00 \$5,000 1.35 1.65	37.40 52.00 Spouse Tobacco Mon \$10,000 2.70 3.30	56.10 78.00 thly Rates \$15,000 4.05 4.95	104.00 \$20,000 5.40 6.60	130.00 \$25,000 6.75 8.25	156.00 \$30,00 8.10 9.90
71+ ttained Age 18-25 26-30 31-35	26.00 \$5,000 1.35 1.65 2.15	37.40 52.00 Spouse Tobacco Mon \$10,000 2.70 3.30 4.30	56.10 78.00 thly Rates \$15,000 4.05 4.95 6.45	104.00 \$20,000 5.40 6.60 8.60	130.00 \$25,000 6.75 8.25 10.75	156.00 \$30,00 8.10 9.90 12.90
71+ ttained Age 18-25 26-30 31-35 36-40	26.00 \$ 5,000 1.35 1.65 2.15 3.05	37.40 52.00 Spouse Tobacco Mon \$10,000 2.70 3.30 4.30 6.10	56.10 78.00 thly Rates \$15,000 4.05 4.95 6.45 9.15	104.00 \$20,000 5.40 6.60 8.60 12.20	130.00 \$25,000 6.75 8.25 10.75 15.25	156.00 \$30,00 8.10 9.90 12.90 18.30
71+ ttained Age 18-25 26-30 31-35 36-40 41-45	26.00 \$5,000 1.35 1.65 2.15 3.05 4.90	37.40 52.00 Spouse Tobacco Mon \$10,000 2.70 3.30 4.30 6.10 9.80	56.10 78.00 thly Rates \$15,000 4.05 4.95 6.45 9.15 14.70	104.00 \$20,000 5.40 6.60 8.60 12.20 19.60	130.00 \$25,000 6.75 8.25 10.75 15.25 24.50	156.00 \$30,00 8.10 9.90 12.90 18.30 29.40
71+ Attained Age 18-25 26-30 31-35 36-40 41-45 46-50	26.00 \$5,000 1.35 1.65 2.15 3.05 4.90 7.80	37.40 52.00 Spouse Tobacco Mon \$10,000 2.70 3.30 4.30 6.10 9.80 15.60	56.10 78.00 thly Rates \$15,000 4.05 4.95 6.45 9.15 14.70 23.40	104.00 \$20,000 5.40 6.60 8.60 12.20 19.60 31.20	130.00 \$25,000 6.75 8.25 10.75 15.25 24.50 39.00	156.00 \$30,00 8.10 9.90 12.90 18.30 29.40 46.80
71+ ttained Age 18-25 26-30 31-35 36-40 41-45 46-50 51-55	26.00 \$ 5,000 1.35 1.65 2.15 3.05 4.90 7.80 12.45	37.40 52.00 Spouse Tobacco Mon 2.70 3.30 4.30 6.10 9.80 15.60 24.90	56.10 78.00 thly Rates \$15,000 4.05 4.95 6.45 9.15 14.70 23.40 37.35	104.00 \$20,000 5.40 6.60 8.60 12.20 19.60 31.20 49.80	130.00 \$25,000 6.75 8.25 10.75 15.25 24.50 39.00 62.25	156.00 \$30,00 8.10 9.90 12.90 18.30 29.40 46.80 74.70
71+ Attained Age 18-25 26-30 31-35 36-40 41-45 46-50 51-55 56-60	26.00 \$ 5,000 1.35 1.65 2.15 3.05 4.90 7.80 12.45 18.55	37.40 52.00 Spouse Tobacco Mon 2.70 3.30 4.30 6.10 9.80 15.60 24.90 37.10	56.10 78.00 thly Rates 4.05 4.95 6.45 9.15 14.70 23.40 37.35 55.65	104.00 \$20,000 5.40 6.60 8.60 12.20 19.60 31.20 49.80 74.20	130.00 \$25,000 6.75 8.25 10.75 15.25 24.50 39.00 62.25 92.75	156.00 \$30,00 8.10 9.90 12.90 18.30 29.40 46.80 74.70 111.30
71+ Attained Age 18-25 26-30 31-35 36-40 41-45 46-50 51-55	26.00 \$ 5,000 1.35 1.65 2.15 3.05 4.90 7.80 12.45	37.40 52.00 Spouse Tobacco Mon 2.70 3.30 4.30 6.10 9.80 15.60 24.90	56.10 78.00 thly Rates \$15,000 4.05 4.95 6.45 9.15 14.70 23.40 37.35	104.00 \$20,000 5.40 6.60 8.60 12.20 19.60 31.20 49.80	130.00 \$25,000 6.75 8.25 10.75 15.25 24.50 39.00 62.25	9.90 12.90 18.30 29.40