

## PREMIUMS

Premiums are paid using payroll deduction over 20 pay checks (no summer check deduction). Premiums are also paid using pre-tax dollars based on your tax-bracket. Illustrations below use 28% Federal and 7% State income tax bracket.

### ***Cancer Policy & SHE Rider:* Called Maximum Difference Cancer Plan with IDR/Wellness & She Rider For Heart Attack, Stroke & Kidney Failure**

Age Group		<b>CANCER</b> Premium with IDR/Wellness	Pre-Tax* Cost for CANCER Premium with IDR/Wellness	<b>SHE</b> <b>RIDER</b> Premium	Cost for BOTH Cancer Premium with IDR/Wellness Plus SHE Rider Premium	Pre-Tax* Cost for BOTH <b>CANCER</b> Premium with IDR/Wellness Plus <b>SHE RIDER</b> Premium
18-35	INDIVIDUAL	\$19.27	\$12.52	\$5.69	\$24.96	\$16.22
36-45		\$27.69	\$18.00	\$9.36	\$37.05	\$24.08
46-55		\$37.28	\$24.24	\$12.87	\$50.16	\$32.60
56-70		\$46.18	\$30.01	\$16.07	\$62.25	\$40.46
18-35	ONE-PARENT	\$19.27	\$12.52	\$6.08	\$25.35	\$16.48
36-45	FAMILY	\$27.69	\$18.00	\$9.44	\$37.13	\$24.13
46-55		\$37.28	\$24.24	\$12.95	\$50.24	\$32.65
56-70		\$46.18	\$30.01	\$16.54	\$62.71	\$40.76
18-35	HUSBAND & WIFE	\$37.05	\$24.08	\$9.67	\$46.72	\$30.37
36-45	OR	\$51.17	\$33.26	\$16.07	\$67.24	\$43.71
46-55	TWO-PARENT	\$70.36	\$45.73	\$23.56	\$93.91	\$61.04
56-70	FAMILY	\$89.39	\$58.10	\$32.53	\$121.91	\$79.24

Cost based on 20 payment plan (no summer deductions) \*Assumes 35% tax savings (28% Federal and 7% State)

IDR: Initial Diagnosis Rider A76050 - \$5,000.00 First Occurrence Option

CCR: Wellness/Annual Care Rider A76051 - \$75.00 Wellness Option

SHE Rider: Specified Health Event with Recovery Benefit Rider (Series A75056)

Don't forget \$75 annually for each person on policy receiving an annual preventative medicine check-up

### ***Accident Policy:* Called Accident Indemnity Advantage**

Age Group		<b>ACCIDENT</b> Premium	Pre-Tax* <b>ACCIDENT</b> Premium
18-70	INDIVIDUAL	\$ 8.82	\$ 5.73
18-70	HUSBAND WIFE	\$ 14.20	\$ 9.23
18-70	ONE-PARENT FAMILY	\$ 15.45	\$ 10.04
18-70	TWO-PARENT FAMILY	\$ 20.67	\$ 13.44

Cost based on 20 payment plan (no summer deductions)

\*Assumes 35% tax savings (28% Federal and 7% State)