

Monthly Rates										
NON-TOBACCO Employee										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-30	\$3.35	\$5.31	\$7.28	\$9.25	\$11.21	\$13.18	\$15.15	\$17.11	\$19.08	\$21.05
31-40	\$4.73	\$8.08	\$11.43	\$14.78	\$18.13	\$21.48	\$24.83	\$28.18	\$31.53	\$34.88
41-50	\$7.82	\$14.26	\$20.70	\$27.15	\$33.59	\$40.03	\$46.47	\$52.91	\$59.35	\$65.80
51-60	\$13.46	\$25.54	\$37.62	\$49.70	\$61.78	\$73.85	\$85.93	\$98.01	\$110.09	\$122.17
61+	\$24.08	\$46.78	\$69.48	\$92.18	\$114.88	\$137.58	\$160.28	\$182.98	\$205.68	\$228.38
NON-TOBACCO Spouse										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-30	\$3.35	\$5.31	\$7.28	\$9.25	\$11.21	\$13.18	\$15.15	\$17.11	\$19.08	\$21.05
31-40	\$4.73	\$8.08	\$11.43	\$14.78	\$18.13	\$21.48	\$24.83	\$28.18	\$31.53	\$34.88
41-50	\$7.82	\$14.26	\$20.70	\$27.15	\$33.59	\$40.03	\$46.47	\$52.91	\$59.35	\$65.80
51-60	\$13.46	\$25.54	\$37.62	\$49.70	\$61.78	\$73.85	\$85.93	\$98.01	\$110.09	\$122.17
61+	\$24.08	\$46.78	\$69.48	\$92.18	\$114.88	\$137.58	\$160.28	\$182.98	\$205.68	\$228.38
TOBACCO Employee										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-30	\$4.19	\$7.00	\$9.81	\$12.61	\$15.42	\$18.23	\$21.04	\$23.85	\$26.66	\$29.46
31-40	\$6.63	\$11.88	\$17.13	\$22.38	\$27.63	\$32.88	\$38.13	\$43.38	\$48.63	\$53.88
41-50	\$11.51	\$21.63	\$31.76	\$41.88	\$52.01	\$62.13	\$72.26	\$82.38	\$92.51	\$102.63
51-60	\$20.93	\$40.48	\$60.03	\$79.58	\$99.13	\$118.68	\$138.23	\$157.78	\$177.33	\$196.88
61+	\$36.72	\$72.06	\$107.40	\$142.75	\$178.09	\$213.43	\$248.77	\$284.11	\$319.45	\$354.80
TOBACCO Spouse										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-30	\$4.19	\$7.00	\$9.81	\$12.61	\$15.42	\$18.23	\$21.04	\$23.85	\$26.66	\$29.46
31-40	\$6.63	\$11.88	\$17.13	\$22.38	\$27.63	\$32.88	\$38.13	\$43.38	\$48.63	\$53.88
41-50	\$11.51	\$21.63	\$31.76	\$41.88	\$52.01	\$62.13	\$72.26	\$82.38	\$92.51	\$102.63
51-60	\$20.93	\$40.48	\$60.03	\$79.58	\$99.13	\$118.68	\$138.23	\$157.78	\$177.33	\$196.88
61+	\$36.72	\$72.06	\$107.40	\$142.75	\$178.09	\$213.43	\$248.77	\$284.11	\$319.45	\$354.80