



Select Plan -- Equivalent to a minimum of 5.0 years of coverage
Bi-weekly rates for employees and their spouses

Optional Benefit Choices	Choice A - \$100 Daily Benefit \$182,500 Lifetime Maximum				Choice B - \$150 Daily Benefit \$273,750 Lifetime Maximum			
	Base Plan	Base Plan with Non-forfeiture	Base Plan with Auto. Benefit Increase	Base Plan with Auto. benefit increase and Non-forfeiture	Base Plan	Base Plan with Non-forfeiture	Base Plan with Auto. Benefit Increase	Base Plan with Auto. Benefit Increase and Non-forfeiture
<25	3.31	3.67	9.92	11.01	4.96	5.51	14.88	16.52
25	3.82	4.24	11.46	12.73	5.73	6.36	17.20	19.09
26	3.90	4.33	11.69	12.98	5.84	6.49	17.54	19.47
27	4.02	4.46	12.05	13.38	6.03	6.69	18.08	20.06
28	4.17	4.63	12.49	13.87	6.26	6.95	18.74	20.80
29	4.32	4.79	12.90	14.32	6.48	7.19	19.35	21.48
30	4.48	5.02	13.33	14.93	6.72	7.53	19.99	22.40
31	4.66	5.23	13.82	15.49	7.00	7.84	20.74	23.23
32	4.90	5.49	14.45	16.18	7.35	8.23	21.68	24.28
33	5.19	5.81	15.22	17.05	7.78	8.71	22.84	25.57
34	5.52	6.19	16.12	18.05	8.29	9.28	24.18	27.08
35	5.90	6.60	17.11	19.16	8.85	9.91	25.66	28.74
36	6.31	7.07	18.16	20.35	9.47	10.60	27.25	30.52
37	6.76	7.57	19.27	21.58	10.14	11.36	28.90	32.37
38	7.20	8.07	20.29	22.72	10.80	12.10	30.43	34.08
39	7.68	8.60	21.32	23.88	11.52	12.90	31.98	35.81
40	8.18	9.24	22.33	25.23	12.27	13.86	33.50	37.85
41	8.71	9.85	23.42	26.47	13.07	14.77	35.14	39.70
42	9.27	10.47	24.55	27.74	13.90	15.71	36.83	41.62
43	9.83	11.11	25.72	29.06	14.74	16.66	38.58	43.60
44	10.40	11.75	26.89	30.39	15.60	17.63	40.34	45.58
45	11.00	12.54	28.14	32.08	16.50	18.81	42.21	48.12
46	11.67	13.31	29.52	33.65	17.51	19.96	44.28	50.48
47	12.44	14.18	31.09	35.44	18.65	21.27	46.64	53.17
48	13.23	15.09	32.69	37.27	19.85	22.63	49.04	55.91
49	14.06	16.03	34.33	39.14	21.08	24.04	51.50	58.71
50	14.97	17.22	36.15	41.57	22.46	25.83	54.22	62.35
51	16.05	18.46	38.24	43.98	24.07	27.68	57.36	65.97
52	17.34	19.94	40.74	46.86	26.01	29.91	61.11	70.28
53	18.84	21.67	43.57	50.10	28.26	32.51	65.35	75.15
54	20.51	23.59	46.58	53.57	30.77	35.38	69.87	80.35
55	22.36	25.94	49.84	57.82	33.54	38.90	74.76	86.73
56	24.39	28.29	53.36	61.90	36.58	42.43	80.04	92.84
57	26.60	30.86	57.20	66.35	39.90	46.29	85.80	99.52
58	29.08	33.74	61.60	71.45	43.62	50.61	92.40	107.18
59	31.77	36.86	66.37	76.99	47.66	55.29	99.56	115.49
60	34.62	40.51	71.35	83.48	51.93	60.76	107.03	125.23
61	37.50	43.88	76.20	89.16	56.25	65.82	114.30	133.74
62	40.30	47.15	80.59	94.29	60.44	70.72	120.88	141.43
63	42.76	50.03	83.90	98.17	64.15	75.05	125.86	147.25
64	45.02	52.67	86.39	101.07	67.52	79.01	129.58	151.61
65	47.32	55.84	88.72	104.69	70.98	83.75	133.08	157.04
66	50.15	59.18	91.97	108.53	75.22	88.76	137.96	162.80
67	53.79	63.47	96.82	114.25	80.69	95.21	145.23	171.38
68	58.03	68.47	102.94	121.46	87.04	102.70	154.40	182.19
69	62.60	73.86	109.73	129.49	93.90	110.80	164.60	194.23
70	67.80	80.01	117.64	138.82	101.70	120.02	176.46	208.23

For ages not shown, call 1-888/653-9600



Value Plan -- Equivalent to a minimum of 3.4 years of coverage
Bi-weekly rates for employees and their spouses

	Choice A - \$100 Daily Benefit \$125,000 Lifetime Maximum				Choice B - \$150 Daily Benefit \$187,500 Lifetime Maximum			
	Base Plan	Base Plan with Non- forfeiture	Base Plan with Auto. Benefit Increase	Base Plan with Auto. Benefit Increase and Non- forfeiture	Base Plan	Base Plan with Non- forfeiture	Base Plan with Auto. Benefit Increase	Base Plan with Auto. Benefit Increase and Non- forfeiture
Optional Benefit Choices								
<25	2.87	3.19	8.62	9.57	4.31	4.79	12.93	14.36
25	3.27	3.63	9.82	10.90	4.91	5.45	14.74	16.36
26	3.33	3.69	9.98	11.07	4.99	5.54	14.97	16.61
27	3.41	3.79	10.24	11.36	5.12	5.68	15.36	17.05
28	3.53	3.91	10.55	11.71	5.29	5.87	15.83	17.57
29	3.63	4.03	10.85	12.04	5.45	6.05	16.27	18.06
30	3.74	4.19	11.14	12.47	5.61	6.29	16.71	18.71
31	3.89	4.35	11.53	12.91	5.83	6.53	17.29	19.37
32	4.06	4.55	11.98	13.41	6.09	6.82	17.96	20.12
33	4.28	4.79	12.56	14.07	6.42	7.19	18.84	21.10
34	4.54	5.09	13.25	14.84	6.81	7.63	19.88	22.26
35	4.84	5.42	14.02	15.71	7.25	8.12	21.04	23.56
36	5.16	5.78	14.84	16.62	7.74	8.67	22.26	24.93
37	5.50	6.16	15.67	17.55	8.25	9.24	23.51	26.33
38	5.85	6.55	16.47	18.45	8.77	9.83	24.71	27.67
39	6.22	6.96	17.25	19.32	9.33	10.44	25.88	28.99
40	6.60	7.46	18.03	20.37	9.91	11.19	27.05	30.56
41	7.02	7.93	18.88	21.33	10.54	11.90	28.31	32.00
42	7.46	8.42	19.76	22.33	11.18	12.64	29.63	33.49
43	7.90	8.93	20.67	23.36	11.85	13.39	31.01	35.04
44	8.35	9.44	21.60	24.41	12.53	14.16	32.40	36.61
45	8.83	10.07	22.59	25.75	13.25	15.10	33.88	38.63
46	9.36	10.68	23.68	26.99	14.04	16.01	35.52	40.49
47	9.97	11.36	24.92	28.40	14.95	17.04	37.38	42.61
48	10.60	12.08	26.19	29.85	15.89	18.13	39.28	44.78
49	11.25	12.83	27.48	31.32	16.88	19.24	41.22	46.99
50	11.97	13.77	28.90	33.23	17.96	20.66	43.35	49.85
51	12.84	14.76	30.59	35.18	19.25	22.14	45.88	52.77
52	13.87	15.95	32.59	37.48	20.80	23.92	48.88	56.21
53	15.09	17.35	34.88	40.12	22.63	26.03	52.33	60.18
54	16.44	18.90	37.33	42.93	24.66	28.35	55.99	64.39
55	17.93	20.80	39.96	46.36	26.89	31.20	59.95	69.54
56	19.57	22.70	42.81	49.66	29.35	34.04	64.22	74.50
57	21.34	24.76	45.89	53.23	32.01	37.14	68.83	79.85
58	23.33	27.07	49.42	57.33	35.00	40.60	74.13	85.99
59	25.48	29.55	53.23	61.74	38.22	44.33	79.84	92.61
60	27.76	32.47	57.20	66.93	41.63	48.71	85.80	100.39
61	30.06	35.17	61.09	71.47	45.09	52.76	91.63	107.21
62	32.30	37.80	64.61	75.59	48.46	56.69	96.91	113.39
63	34.30	40.13	67.30	78.74	51.45	60.20	100.94	118.11
64	36.15	42.29	69.36	81.15	54.22	63.44	104.04	121.73
65	38.02	44.86	71.28	84.11	57.02	67.29	106.91	126.16
66	40.31	47.57	73.93	87.23	60.46	71.35	110.89	130.85
67	43.21	50.99	77.78	91.79	64.82	76.49	116.68	137.68
68	46.56	54.94	82.59	97.46	69.83	82.41	123.89	146.19
69	50.15	59.18	87.92	103.74	75.22	88.77	131.87	155.61
70	54.24	64.01	94.12	111.06	81.37	96.02	141.18	166.59

For ages not shown, call 1-888/653-9600