



**Lifetime Maximum Choice A -- Equivalent to a minimum of 2 years of coverage**  
**Bi-weekly rates for employees and their spouses**

**Option 1 - \$100 Daily Benefit**  
**\$73,000 Lifetime Maximum**

**Option 2 - \$150 Daily Benefit**  
**\$109,500 Lifetime Maximum**

	Base Plan	Base Plan	Base Plan	Base Plan	Base Plan	Base Plan	Base Plan	Base Plan
Optional Benefit Choices		with Non-forfeiture	with Auto. Benefit Increase	with Auto. Benefit Increase and Non-forfeiture		with Non-forfeiture	with Auto. Benefit Increase	with Auto. Benefit Increase and Non-forfeiture
<25	2.42	2.69	7.26	8.06	3.63	4.03	10.89	12.09
25	2.68	2.98	8.05	8.94	4.03	4.47	12.08	13.41
26	2.70	3.00	8.12	9.01	4.06	4.50	12.17	13.51
27	2.75	3.05	8.24	9.14	4.12	4.57	12.36	13.71
28	2.82	3.12	8.43	9.35	4.22	4.69	12.64	14.03
29	2.87	3.19	8.58	9.53	4.31	4.79	12.87	14.29
30	2.94	3.29	8.75	9.80	4.41	4.94	13.12	14.70
31	3.02	3.38	8.95	10.02	4.53	5.07	13.42	15.03
32	3.13	3.51	9.24	10.35	4.70	5.27	13.86	15.53
33	3.27	3.67	9.61	10.76	4.91	5.50	14.42	16.14
34	3.45	3.86	10.07	11.28	5.18	5.79	15.10	16.92
35	3.65	4.08	10.58	11.84	5.47	6.12	15.86	17.76
36	3.86	4.32	11.11	12.44	5.79	6.49	16.67	18.66
37	4.09	4.58	11.66	13.06	6.14	6.87	17.50	19.60
38	4.32	4.84	12.17	13.63	6.48	7.26	18.25	20.44
39	4.57	5.12	12.68	14.20	6.85	7.68	19.02	21.30
40	4.82	5.44	13.16	14.87	7.23	8.16	19.73	22.30
41	5.10	5.76	13.70	15.49	7.65	8.64	20.56	23.23
42	5.39	6.09	14.27	16.13	8.08	9.13	21.41	24.19
43	5.69	6.43	14.88	16.81	8.53	9.64	22.32	25.22
44	5.99	6.77	15.48	17.49	8.98	10.15	23.22	26.24
45	6.31	7.19	16.13	18.38	9.46	10.78	24.19	27.57
46	6.65	7.59	16.83	19.19	9.98	11.38	25.25	28.78
47	7.06	8.05	17.65	20.13	10.59	12.08	26.48	30.19
48	7.49	8.54	18.50	21.09	11.23	12.80	27.75	31.63
49	7.92	9.03	19.34	22.04	11.88	13.54	29.00	33.07
50	8.41	9.67	20.30	23.34	12.61	14.51	30.45	35.02
51	8.98	10.32	21.39	24.60	13.46	15.48	32.09	36.90
52	9.68	11.14	22.75	26.17	14.52	16.70	34.13	39.25
53	10.53	12.10	24.33	27.98	15.79	18.16	36.50	41.97
54	11.46	13.17	26.02	29.92	17.18	19.76	39.02	44.87
55	12.49	14.49	27.85	32.30	18.74	21.74	41.77	48.46
56	13.62	15.80	29.81	34.58	20.43	23.70	44.71	51.86
57	14.84	17.21	31.91	37.01	22.26	25.82	47.86	55.52
58	16.18	18.76	34.26	39.74	24.26	28.14	51.39	59.61
59	17.62	20.44	36.81	42.70	26.43	30.66	55.21	64.05
60	19.14	22.39	39.45	46.16	28.71	33.59	59.17	69.24
61	20.68	24.20	42.02	49.17	31.02	36.29	63.04	73.75
62	22.19	25.97	44.39	51.94	33.29	38.95	66.59	77.91
63	23.56	27.56	46.22	54.07	35.33	41.34	69.32	81.11
64	24.82	29.04	47.64	55.73	37.24	43.57	71.45	83.60
65	26.10	30.80	48.94	57.75	39.15	46.20	73.41	86.62
66	27.65	32.63	50.71	59.84	41.48	48.94	76.07	89.77
67	29.60	34.92	53.27	62.86	44.39	52.38	79.91	94.29
68	31.81	37.54	56.44	66.60	47.72	56.31	84.66	99.90
69	34.18	40.34	59.92	70.71	51.27	60.51	89.89	106.07
70	36.88	43.52	63.99	75.50	55.32	65.28	95.98	113.26

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



**Lifetime Maximum Choice A -- Equivalent to a minimum of 2 years of coverage**  
**Bi-weekly rates for employees and their spouses**

**Option 3 - \$200 Daily Benefit**  
**\$146,000 Lifetime Maximum**

	Base Plan	Base Plan with Non- forfeiture	Base Plan with Automatic Benefit Increase	Base Plan with Automatic Benefit Increase and Non- forfeiture
Optional Benefit Choices				
<25	4.84	5.38	14.51	16.12
25	5.37	5.96	16.11	17.88
26	5.41	6.01	16.23	18.02
27	5.49	6.10	16.47	18.29
28	5.63	6.25	16.86	18.71
29	5.75	6.38	17.16	19.06
30	5.88	6.59	17.50	19.60
31	6.04	6.76	17.89	20.04
32	6.26	7.02	18.48	20.70
33	6.55	7.34	19.22	21.53
34	6.90	7.73	20.14	22.56
35	7.29	8.17	21.15	23.69
36	7.73	8.65	22.22	24.88
37	8.18	9.16	23.33	26.13
38	8.64	9.68	24.33	27.26
39	9.14	10.24	25.36	28.40
40	9.64	10.88	26.31	29.73
41	10.19	11.52	27.41	30.97
42	10.78	12.17	28.55	32.26
43	11.37	12.85	29.76	33.63
44	11.97	13.53	30.96	34.98
45	12.61	14.37	32.25	36.76
46	13.31	15.18	33.66	38.37
47	14.12	16.10	35.31	40.25
48	14.97	17.07	36.99	42.18
49	15.83	18.05	38.67	44.09
50	16.81	19.34	40.60	46.69
51	17.95	20.64	42.78	49.20
52	19.37	22.27	45.51	52.34
53	21.05	24.21	48.67	55.96
54	22.91	26.34	52.03	59.83
55	24.99	28.99	55.69	64.61
56	27.24	31.60	59.62	69.15
57	29.68	34.43	63.81	74.02
58	32.35	37.53	68.51	79.48
59	35.24	40.88	73.61	85.39
60	38.28	44.79	78.90	92.32
61	41.36	48.39	84.05	98.34
62	44.39	51.94	88.78	103.88
63	47.11	55.12	92.43	108.14
64	49.65	58.09	95.27	111.46
65	52.21	61.60	97.88	115.49
66	55.30	65.26	101.43	119.69
67	59.19	69.84	106.55	125.72
68	63.63	75.08	112.88	133.20
69	68.36	80.68	119.85	141.42
70	73.76	87.04	127.97	151.01

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



**Lifetime Maximum Choice B -- Equivalent to a minimum of 3.4 years of coverage**  
**Bi-weekly rates for employees and their spouses**

**Option 1 - \$100 Daily Benefit**  
**\$125,000 Lifetime Maximum**

**Option 2 - \$150 Daily Benefit**  
**\$187,500 Lifetime Maximum**

	Base Plan	Base Plan	Base Plan	Base Plan	Base Plan	Base Plan	Base Plan	Base Plan
Optional Benefit Choices		with Non-forfeiture	with Auto. Benefit Increase	with Auto. Benefit Increase and Non-forfeiture		with Non-forfeiture	with Auto. Benefit Increase	with Auto. Benefit Increase and Non-forfeiture
<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



**Lifetime Maximum Choice B -- Equivalent to a minimum of 3.4 years of coverage**  
**Bi-weekly rates for employees and their spouses**

**Option 3 - \$200 Daily Benefit**  
**\$250,000 Lifetime Maximum**

	Base Plan	Base Plan with Non- forfeiture	Base Plan with Automatic Benefit Increase	Base Plan with Automatic Benefit Increase and Non- forfeiture
Optional Benefit Choices				
<25	5.75	6.38	17.24	19.14
25	6.55	7.27	19.65	21.81
26	6.65	7.39	19.96	22.15
27	6.83	7.58	20.48	22.73
28	7.05	7.83	21.11	23.43
29	7.27	8.07	21.70	24.08
30	7.49	8.38	22.28	24.95
31	7.78	8.71	23.05	25.82
32	8.12	9.10	23.95	26.83
33	8.56	9.59	25.12	28.14
34	9.08	10.18	26.50	29.68
35	9.67	10.83	28.05	31.41
36	10.32	11.56	29.68	33.24
37	11.00	12.32	31.34	35.11
38	11.70	13.10	32.94	36.89
39	12.44	13.92	34.50	38.65
40	13.21	14.92	36.06	40.75
41	14.05	15.87	37.75	42.66
42	14.91	16.85	39.51	44.65
43	15.80	17.85	41.35	46.72
44	16.71	18.88	43.20	48.82
45	17.66	20.14	45.18	51.51
46	18.73	21.35	47.35	53.98
47	19.93	22.72	49.84	56.81
48	21.19	24.17	52.37	59.71
49	22.51	25.65	54.96	62.65
50	23.94	27.54	57.80	66.47
51	25.67	29.53	61.18	70.36
52	27.73	31.89	65.17	74.95
53	30.17	34.70	69.77	80.24
54	32.87	37.80	74.65	85.85
55	35.86	41.60	79.93	92.72
56	39.14	45.39	85.63	99.33
57	42.68	49.51	91.78	106.46
58	46.66	54.13	98.84	114.65
59	50.96	59.11	106.45	123.49
60	55.51	64.95	114.41	133.85
61	60.12	70.35	122.17	142.94
62	64.61	75.59	129.22	151.18
63	68.60	80.26	134.59	157.48
64	72.29	84.58	138.72	162.31
65	76.03	89.71	142.55	168.21
66	80.62	95.13	147.85	174.47
67	86.42	101.99	155.57	183.58
68	93.11	109.88	165.18	194.92
69	100.30	118.36	175.83	207.48
70	108.50	128.03	188.24	222.12

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



**Lifetime Maximum Choice C -- Equivalent to a minimum of 5 years of coverage**  
**Bi-weekly rates for employees and their spouses**

Optional Benefit Choices	Option 1 - \$100 Daily Benefit \$182,500 Lifetime Maximum				Option 2 - \$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



**Lifetime Maximum Choice C -- Equivalent to a minimum of 5 years of coverage**  
**Bi-weekly rates for employees and their spouses**

**Option 3 - \$200 Daily Benefit**  
**\$365,000 Lifetime Maximum**

	Base Plan	Base Plan with Non- forfeiture	Base Plan with Automatic Benefit Increase	Base Plan with Automatic Benefit Increase and Non- forfeiture
Optional Benefit Choices				
<25	6.61	7.34	19.84	22.02
25	7.64	8.48	22.93	25.45
26	7.79	8.66	23.39	25.96
27	8.03	8.91	24.10	26.75
28	8.35	9.26	24.99	27.74
29	8.64	9.59	25.80	28.64
30	8.96	10.04	26.66	29.87
31	9.33	10.45	27.65	30.97
32	9.79	10.97	28.90	32.37
33	10.38	11.61	30.45	34.09
34	11.05	12.37	32.23	36.11
35	11.80	13.21	34.21	38.32
36	12.63	14.14	36.33	40.69
37	13.52	15.14	38.53	43.16
38	14.41	16.13	40.57	45.44
39	15.36	17.21	42.64	47.75
40	16.36	18.48	44.66	50.47
41	17.43	19.70	46.85	52.94
42	18.53	20.94	49.11	55.49
43	19.66	22.21	51.44	58.13
44	20.79	23.50	53.78	60.78
45	22.00	25.08	56.28	64.16
46	23.34	26.62	59.04	67.31
47	24.87	28.35	62.18	70.89
48	26.47	30.17	65.39	74.54
49	28.11	32.05	68.66	78.28
50	29.95	34.44	72.29	83.14
51	32.09	36.91	76.48	87.95
52	34.68	39.88	81.48	93.71
53	37.68	43.34	87.13	100.20
54	41.02	47.18	93.16	107.14
55	44.72	51.87	99.68	115.63
56	48.77	56.58	106.72	123.79
57	53.20	61.72	114.40	132.70
58	58.16	67.48	123.19	142.91
59	63.55	73.71	132.75	153.98
60	69.24	81.02	142.71	166.97
61	75.00	87.75	152.40	178.32
62	80.59	94.29	161.18	188.58
63	85.53	100.07	167.81	196.34
64	90.03	105.34	172.78	202.14
65	94.64	111.67	177.44	209.39
66	100.30	118.35	183.95	217.06
67	107.58	126.95	193.64	228.50
68	116.05	136.94	205.87	242.93
69	125.20	147.73	219.46	258.98
70	135.61	160.02	235.28	277.63

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