



RATES FOR VOLUNTARY CRITICAL ILLNESS INSURANCE BENEFIT  
effective January 1, 2011

Monthly Unit Rates per \$10,000 of Coverage				
	MALE		FEMALE	
Age Band	Non-Smoker	Smoker	Non-Smoker	Smoker
Under 35	\$1.29	\$1.61	\$1.43	\$1.90
35-39	\$1.46	\$2.02	\$1.71	\$2.61
40-44	\$1.96	\$3.18	\$2.28	\$4.13
45-49	\$3.34	\$6.49	\$3.22	\$6.57
50-54	\$5.39	\$12.00	\$4.28	\$9.14
55-59	\$8.81	\$21.26	\$6.02	\$12.63
60-64	\$15.11	\$36.13	\$8.89	\$17.06

(Subject to change based on annual renewal)