

## Term life can form the basis for a solid financial future



The average person with life insurance owns less (3.6 times income) than they believe they should own (5.7 times income).

- LIMRA International

You'll value the peace of mind that voluntary term life provides, and your loved ones will value a benefit that can help guarantee a secure future if the unthinkable should happen. You'll also appreciate the opportunity to enroll at work at competitive group rates with just a few simple questions. Term life provides protection for a defined period of 10, 15, 20 and 30 years, during which premiums stay the same, and pays a death benefit to beneficiaries if the covered employee dies. Term life coverage can supplement any other life plan you may have.

### Why do I need term life coverage?

If someone depends financially on you, you need life insurance, whether you're married, single, a single parent, a small-business owner, or retired. With life insurance, you can spare your grieving loved ones the additional stress of economic difficulties, preserving their quality of life even after your death.

### Here's how it works

You have the advantage of lower rates available through your business and paid through payroll deductions combined with guaranteed issue and portability, two highly popular features. An optional disability waiver of premium, if selected by your employer, enables you to pay no premiums on this coverage if you become totally disabled before age 60. Coverage for your spouse and children is available if you're the primary insured. Supplemental AD&D is an optional benefit that can include payments for paralysis, seat belt/air bag, coma, educational and training, and day care.

### Consider term life

Term life is one of the more essential benefits you can provide for your loved ones. You'll appreciate term life for the peace of mind it gives you. Your beneficiaries will appreciate the benefit that can help guarantee a secure financial future.

## Wisconsin

## Consolidated Association

This term life insurance enables you and your loved ones to receive multiple benefits while you're living. By accelerating all or a portion of the life benefit, you can use the money to help pay the expenses of treating and coping with critical conditions such as cancer or a stroke. It offers an accelerated payment of the death benefits when loss results from certain conditions such as end-stage renal failure or major organ transplant. You also can request an accelerated payment of the death benefit if you have a terminal illness diagnosis with 12 months or less to live.

<b>Coverage type</b>	Group policy for voluntary level term life insurance renewable to age 80, available in term durations of 10 or 20 years.
<b>Plan duration</b>	<input type="checkbox"/> 20 year
<b>Benefit type</b>	<input type="checkbox"/> Defined benefit
<b>Benefit amount</b>	<p>Benefit amounts are available at various levels. You can choose:</p> <p><input type="checkbox"/> \$10,000 to \$300,000 for employees</p> <p>You can also add coverage for your dependents:</p> <p><input type="checkbox"/> Spouse: \$10,000 to \$50,000</p> <p><input type="checkbox"/> Child: \$5,000 to \$25,000 for each eligible child</p>
<b>Additional included benefits</b>	<p><b>Terminal illness benefit</b> accelerates payment of the life insurance death benefit in the event of the employee's future terminal illness diagnosis (with 12 months or less to live) or loss from specified critical illnesses. For the terminal illness benefit, the maximum advance is 50 percent of the base policy.</p> <p><b>Work-life resources:</b> Web portal which offers articles, links and videos for subjects such as personal, legal, financial, education, child, eldercare and caregiver resources. With a toll-free telephonic grief counseling line available 24/7.</p> <p><b>Family term:</b> Offers spouse coverage up to \$50,000 and child coverage up to \$25,000 (for each insured child). Insurance for a dependent cannot exceed the employee's coverage amount.</p> <p><input type="checkbox"/> Spouses are covered to age 60</p> <p><input type="checkbox"/> Children are covered through age 24</p> <ul style="list-style-type: none"> <li>• All children are covered with a single premium regardless of the number of children</li> </ul>

Insured by Kanawha Insurance Company, a Humana company.

This is not a complete disclosure of plan qualifications and limitations. Please review this information before applying for coverage. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made.

Policy: 8013

Underwritten by Kanawha Insurance Company

**1-800-327-9728 • [HumanaVoluntaryBenefits.com](http://HumanaVoluntaryBenefits.com)**

# Humana Term Life rates



Consolidated Association  
0171483-01-004

## Employee Humana Term Life 20 year rates

Non-tobacco coverage, Defined benefit amounts displaying monthly payroll deductions based on monthly premium calculation.

Age	Benefit amount									
Benefit	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
18	\$3.45	\$4.65	\$5.85	\$7.05	\$8.25	\$9.45	\$10.65	\$11.85	\$13.05	\$14.25
19	\$3.55	\$4.85	\$6.15	\$7.45	\$8.75	\$10.05	\$11.35	\$12.65	\$13.95	\$15.25
20	\$3.55	\$4.85	\$6.15	\$7.45	\$8.75	\$10.05	\$11.35	\$12.65	\$13.95	\$15.25
21	\$3.65	\$5.05	\$6.45	\$7.85	\$9.25	\$10.65	\$12.05	\$13.45	\$14.85	\$16.25
22	\$3.65	\$5.05	\$6.45	\$7.85	\$9.25	\$10.65	\$12.05	\$13.45	\$14.85	\$16.25
23	\$3.75	\$5.25	\$6.75	\$8.25	\$9.75	\$11.25	\$12.75	\$14.25	\$15.75	\$17.25
24	\$3.75	\$5.25	\$6.75	\$8.25	\$9.75	\$11.25	\$12.75	\$14.25	\$15.75	\$17.25
25	\$3.85	\$5.45	\$7.05	\$8.65	\$10.25	\$11.85	\$13.45	\$15.05	\$16.65	\$18.25
26	\$3.85	\$5.45	\$7.05	\$8.65	\$10.25	\$11.85	\$13.45	\$15.05	\$16.65	\$18.25
27	\$3.95	\$5.65	\$7.35	\$9.05	\$10.75	\$12.45	\$14.15	\$15.85	\$17.55	\$19.25
28	\$3.95	\$5.65	\$7.35	\$9.05	\$10.75	\$12.45	\$14.15	\$15.85	\$17.55	\$19.25
29	\$4.05	\$5.85	\$7.65	\$9.45	\$11.25	\$13.05	\$14.85	\$16.65	\$18.45	\$20.25
30	\$4.05	\$5.85	\$7.65	\$9.45	\$11.25	\$13.05	\$14.85	\$16.65	\$18.45	\$20.25
31	\$4.05	\$5.85	\$7.65	\$9.45	\$11.25	\$13.05	\$14.85	\$16.65	\$18.45	\$20.25
32	\$4.15	\$6.05	\$7.95	\$9.85	\$11.75	\$13.65	\$15.55	\$17.45	\$19.35	\$21.25
33	\$4.15	\$6.05	\$7.95	\$9.85	\$11.75	\$13.65	\$15.55	\$17.45	\$19.35	\$21.25
34	\$4.25	\$6.25	\$8.25	\$10.25	\$12.25	\$14.25	\$16.25	\$18.25	\$20.25	\$22.25
35	\$4.25	\$6.25	\$8.25	\$10.25	\$12.25	\$14.25	\$16.25	\$18.25	\$20.25	\$22.25
36	\$4.45	\$6.65	\$8.85	\$11.05	\$13.25	\$15.45	\$17.65	\$19.85	\$22.05	\$24.25
37	\$4.65	\$7.05	\$9.45	\$11.85	\$14.25	\$16.65	\$19.05	\$21.45	\$23.85	\$26.25
38	\$4.85	\$7.45	\$10.05	\$12.65	\$15.25	\$17.85	\$20.45	\$23.05	\$25.65	\$28.25
39	\$4.95	\$7.65	\$10.35	\$13.05	\$15.75	\$18.45	\$21.15	\$23.85	\$26.55	\$29.25
40	\$5.15	\$8.05	\$10.95	\$13.85	\$16.75	\$19.65	\$22.55	\$25.45	\$28.35	\$31.25
41	\$5.35	\$8.45	\$11.55	\$14.65	\$17.75	\$20.85	\$23.95	\$27.05	\$30.15	\$33.25
42	\$5.55	\$8.85	\$12.15	\$15.45	\$18.75	\$22.05	\$25.35	\$28.65	\$31.95	\$35.25
43	\$5.75	\$9.25	\$12.75	\$16.25	\$19.75	\$23.25	\$26.75	\$30.25	\$33.75	\$37.25
44	\$5.95	\$9.65	\$13.35	\$17.05	\$20.75	\$24.45	\$28.15	\$31.85	\$35.55	\$39.25
45	\$6.15	\$10.05	\$13.95	\$17.85	\$21.75	\$25.65	\$29.55	\$33.45	\$37.35	\$41.25
46	\$6.65	\$11.05	\$15.45	\$19.85	\$24.25	\$28.65	\$33.05	\$37.45	\$41.85	\$46.25
47	\$7.15	\$12.05	\$16.95	\$21.85	\$26.75	\$31.65	\$36.55	\$41.45	\$46.35	\$51.25
48	\$7.65	\$13.05	\$18.45	\$23.85	\$29.25	\$34.65	\$40.05	\$45.45	\$50.85	\$56.25
49	\$8.15	\$14.05	\$19.95	\$25.85	\$31.75	\$37.65	\$43.55	\$49.45	\$55.35	\$61.25
50	\$8.65	\$15.05	\$21.45	\$27.85	\$34.25	\$40.65	\$47.05	\$53.45	\$59.85	\$66.25
51	\$9.15	\$16.05	\$22.95	\$29.85	\$36.75	\$43.65	\$50.55	\$57.45	\$64.35	\$71.25
52	\$9.75	\$17.25	\$24.75	\$32.25	\$39.75	\$47.25	\$54.75	\$62.25	\$69.75	\$77.25
53	\$10.25	\$18.25	\$26.25	\$34.25	\$42.25	\$50.25	\$58.25	\$66.25	\$74.25	\$82.25
54	\$10.75	\$19.25	\$27.75	\$36.25	\$44.75	\$53.25	\$61.75	\$70.25	\$78.75	\$87.25
55	\$11.25	\$20.25	\$29.25	\$38.25	\$47.25	\$56.25	\$65.25	\$74.25	\$83.25	\$92.25
56	\$12.55	\$22.85	\$33.15	\$43.45	\$53.75	\$64.05	\$74.35	\$84.65	\$94.95	\$105.25
57	\$13.75	\$25.25	\$36.75	\$48.25	\$59.75	\$71.25	\$82.75	\$94.25	\$105.75	\$117.25
58	\$15.05	\$27.85	\$40.65	\$53.45	\$66.25	\$79.05	\$91.85	\$104.65	\$117.45	\$130.25
59	\$16.25	\$30.25	\$44.25	\$58.25	\$72.25	\$86.25	\$100.25	\$114.25	\$128.25	\$142.25

# Humana Term Life rates



Consolidated Association  
0171483-01-004

## Employee Humana Term Life 20 year rates

Non-tobacco coverage, Defined benefit amounts displaying monthly payroll deductions based on monthly premium calculation.

Age	Benefit amount									
Benefit	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
60	\$17.45	\$32.65	\$47.85	\$63.05	\$78.25	\$93.45	\$108.65	\$123.85	\$139.05	\$154.25

The proposed rates are for an effective date no later than February 1, 2011.

## Employee Humana Term Life 20 year rates

Tobacco coverage, Defined benefit amounts displaying monthly payroll deductions based on monthly premium calculation.

Age	Benefit amount									
Benefit	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
18	\$4.25	\$6.25	\$8.25	\$10.25	\$12.25	\$14.25	\$16.25	\$18.25	\$20.25	\$22.25
19	\$4.35	\$6.45	\$8.55	\$10.65	\$12.75	\$14.85	\$16.95	\$19.05	\$21.15	\$23.25
20	\$4.45	\$6.65	\$8.85	\$11.05	\$13.25	\$15.45	\$17.65	\$19.85	\$22.05	\$24.25
21	\$4.65	\$7.05	\$9.45	\$11.85	\$14.25	\$16.65	\$19.05	\$21.45	\$23.85	\$26.25
22	\$4.75	\$7.25	\$9.75	\$12.25	\$14.75	\$17.25	\$19.75	\$22.25	\$24.75	\$27.25
23	\$4.85	\$7.45	\$10.05	\$12.65	\$15.25	\$17.85	\$20.45	\$23.05	\$25.65	\$28.25
24	\$5.05	\$7.85	\$10.65	\$13.45	\$16.25	\$19.05	\$21.85	\$24.65	\$27.45	\$30.25
25	\$5.15	\$8.05	\$10.95	\$13.85	\$16.75	\$19.65	\$22.55	\$25.45	\$28.35	\$31.25
26	\$5.25	\$8.25	\$11.25	\$14.25	\$17.25	\$20.25	\$23.25	\$26.25	\$29.25	\$32.25
27	\$5.35	\$8.45	\$11.55	\$14.65	\$17.75	\$20.85	\$23.95	\$27.05	\$30.15	\$33.25
28	\$5.55	\$8.85	\$12.15	\$15.45	\$18.75	\$22.05	\$25.35	\$28.65	\$31.95	\$35.25
29	\$5.65	\$9.05	\$12.45	\$15.85	\$19.25	\$22.65	\$26.05	\$29.45	\$32.85	\$36.25
30	\$5.75	\$9.25	\$12.75	\$16.25	\$19.75	\$23.25	\$26.75	\$30.25	\$33.75	\$37.25
31	\$5.85	\$9.45	\$13.05	\$16.65	\$20.25	\$23.85	\$27.45	\$31.05	\$34.65	\$38.25
32	\$5.95	\$9.65	\$13.35	\$17.05	\$20.75	\$24.45	\$28.15	\$31.85	\$35.55	\$39.25
33	\$6.05	\$9.85	\$13.65	\$17.45	\$21.25	\$25.05	\$28.85	\$32.65	\$36.45	\$40.25
34	\$6.15	\$10.05	\$13.95	\$17.85	\$21.75	\$25.65	\$29.55	\$33.45	\$37.35	\$41.25
35	\$6.25	\$10.25	\$14.25	\$18.25	\$22.25	\$26.25	\$30.25	\$34.25	\$38.25	\$42.25
36	\$6.65	\$11.05	\$15.45	\$19.85	\$24.25	\$28.65	\$33.05	\$37.45	\$41.85	\$46.25
37	\$7.05	\$11.85	\$16.65	\$21.45	\$26.25	\$31.05	\$35.85	\$40.65	\$45.45	\$50.25
38	\$7.45	\$12.65	\$17.85	\$23.05	\$28.25	\$33.45	\$38.65	\$43.85	\$49.05	\$54.25
39	\$7.85	\$13.45	\$19.05	\$24.65	\$30.25	\$35.85	\$41.45	\$47.05	\$52.65	\$58.25
40	\$8.15	\$14.05	\$19.95	\$25.85	\$31.75	\$37.65	\$43.55	\$49.45	\$55.35	\$61.25
41	\$8.55	\$14.85	\$21.15	\$27.45	\$33.75	\$40.05	\$46.35	\$52.65	\$58.95	\$65.25
42	\$8.95	\$15.65	\$22.35	\$29.05	\$35.75	\$42.45	\$49.15	\$55.85	\$62.55	\$69.25
43	\$9.35	\$16.45	\$23.55	\$30.65	\$37.75	\$44.85	\$51.95	\$59.05	\$66.15	\$73.25
44	\$9.75	\$17.25	\$24.75	\$32.25	\$39.75	\$47.25	\$54.75	\$62.25	\$69.75	\$77.25
45	\$10.05	\$17.85	\$25.65	\$33.45	\$41.25	\$49.05	\$56.85	\$64.65	\$72.45	\$80.25
46	\$11.15	\$20.05	\$28.95	\$37.85	\$46.75	\$55.65	\$64.55	\$73.45	\$82.35	\$91.25
47	\$12.25	\$22.25	\$32.25	\$42.25	\$52.25	\$62.25	\$72.25	\$82.25	\$92.25	\$102.25
48	\$13.35	\$24.45	\$35.55	\$46.65	\$57.75	\$68.85	\$79.95	\$91.05	\$102.15	\$113.25
49	\$14.45	\$26.65	\$38.85	\$51.05	\$63.25	\$75.45	\$87.65	\$99.85	\$112.05	\$124.25
50	\$15.55	\$28.85	\$42.15	\$55.45	\$68.75	\$82.05	\$95.35	\$108.65	\$121.95	\$135.25
51	\$16.65	\$31.05	\$45.45	\$59.85	\$74.25	\$88.65	\$103.05	\$117.45	\$131.85	\$146.25
52	\$17.75	\$33.25	\$48.75	\$64.25	\$79.75	\$95.25	\$110.75	\$126.25	\$141.75	\$157.25

# Humana Term Life rates



Consolidated Association  
0171483-01-004

## Employee Humana Term Life 20 year rates

Tobacco coverage, Defined benefit amounts displaying monthly payroll deductions based on monthly premium calculation.

Age	Benefit amount									
Benefit	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
53	\$18.75	\$35.25	\$51.75	\$68.25	\$84.75	\$101.25	\$117.75	\$134.25	\$150.75	\$167.25
54	\$19.85	\$37.45	\$55.05	\$72.65	\$90.25	\$107.85	\$125.45	\$143.05	\$160.65	\$178.25
55	\$20.95	\$39.65	\$58.35	\$77.05	\$95.75	\$114.45	\$133.15	\$151.85	\$170.55	\$189.25
56	\$23.65	\$45.05	\$66.45	\$87.85	\$109.25	\$130.65	\$152.05	\$173.45	\$194.85	\$216.25
57	\$26.35	\$50.45	\$74.55	\$98.65	\$122.75	\$146.85	\$170.95	\$195.05	\$219.15	\$243.25
58	\$29.05	\$55.85	\$82.65	\$109.45	\$136.25	\$163.05	\$189.85	\$216.65	\$243.45	\$270.25
59	\$31.75	\$61.25	\$90.75	\$120.25	\$149.75	\$179.25	\$208.75	\$238.25	\$267.75	\$297.25
60	\$34.35	\$66.45	\$98.55	\$130.65	\$162.75	\$194.85	\$226.95	\$259.05	\$291.15	\$323.25

The proposed rates are for an effective date no later than February 1, 2011.

## Spouse Humana Term Life rates

Non-tobacco coverage, Defined benefit amounts displaying monthly payroll deductions based on monthly premium calculation.  
Dependent benefit amounts may not exceed the total benefit amount selected by the employee.

Age	Benefit amount				
Benefit	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00
19	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50
20	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50
21	\$1.40	\$2.80	\$4.20	\$5.60	\$7.00
22	\$1.40	\$2.80	\$4.20	\$5.60	\$7.00
23	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50
24	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50
25	\$1.60	\$3.20	\$4.80	\$6.40	\$8.00
26	\$1.60	\$3.20	\$4.80	\$6.40	\$8.00
27	\$1.70	\$3.40	\$5.10	\$6.80	\$8.50
28	\$1.70	\$3.40	\$5.10	\$6.80	\$8.50
29	\$1.80	\$3.60	\$5.40	\$7.20	\$9.00
30	\$1.80	\$3.60	\$5.40	\$7.20	\$9.00
31	\$1.80	\$3.60	\$5.40	\$7.20	\$9.00
32	\$1.90	\$3.80	\$5.70	\$7.60	\$9.50
33	\$1.90	\$3.80	\$5.70	\$7.60	\$9.50
34	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00
35	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00
36	\$2.20	\$4.40	\$6.60	\$8.80	\$11.00
37	\$2.40	\$4.80	\$7.20	\$9.60	\$12.00
38	\$2.60	\$5.20	\$7.80	\$10.40	\$13.00
39	\$2.70	\$5.40	\$8.10	\$10.80	\$13.50
40	\$2.90	\$5.80	\$8.70	\$11.60	\$14.50
41	\$3.10	\$6.20	\$9.30	\$12.40	\$15.50
42	\$3.30	\$6.60	\$9.90	\$13.20	\$16.50
43	\$3.50	\$7.00	\$10.50	\$14.00	\$17.50
44	\$3.70	\$7.40	\$11.10	\$14.80	\$18.50

# Humana Term Life rates



Consolidated Association  
0171483-01-004

## Spouse Humana Term Life rates

Non-tobacco coverage, Defined benefit amounts displaying monthly payroll deductions based on monthly premium calculation.  
Dependent benefit amounts may not exceed the total benefit amount selected by the employee.

Age	Benefit amount				
Benefit	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
45	\$3.90	\$7.80	\$11.70	\$15.60	\$19.50
46	\$4.40	\$8.80	\$13.20	\$17.60	\$22.00
47	\$4.90	\$9.80	\$14.70	\$19.60	\$24.50
48	\$5.40	\$10.80	\$16.20	\$21.60	\$27.00
49	\$5.90	\$11.80	\$17.70	\$23.60	\$29.50
50	\$6.40	\$12.80	\$19.20	\$25.60	\$32.00
51	\$6.90	\$13.80	\$20.70	\$27.60	\$34.50
52	\$7.50	\$15.00	\$22.50	\$30.00	\$37.50
53	\$8.00	\$16.00	\$24.00	\$32.00	\$40.00
54	\$8.50	\$17.00	\$25.50	\$34.00	\$42.50
55	\$9.00	\$18.00	\$27.00	\$36.00	\$45.00
56	\$10.30	\$20.60	\$30.90	\$41.20	\$51.50
57	\$11.50	\$23.00	\$34.50	\$46.00	\$57.50
58	\$12.80	\$25.60	\$38.40	\$51.20	\$64.00
59	\$14.00	\$28.00	\$42.00	\$56.00	\$70.00
60	\$15.20	\$30.40	\$45.60	\$60.80	\$76.00

The proposed rates are for an effective date no later than February 1, 2011.

## Spouse Humana Term Life rates

Tobacco coverage, Defined benefit amounts displaying monthly payroll deductions based on monthly premium calculation.  
Dependent benefit amounts may not exceed the total benefit amount selected by the employee.

Age	Benefit amount				
Benefit	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00
19	\$2.10	\$4.20	\$6.30	\$8.40	\$10.50
20	\$2.20	\$4.40	\$6.60	\$8.80	\$11.00
21	\$2.40	\$4.80	\$7.20	\$9.60	\$12.00
22	\$2.50	\$5.00	\$7.50	\$10.00	\$12.50
23	\$2.60	\$5.20	\$7.80	\$10.40	\$13.00
24	\$2.80	\$5.60	\$8.40	\$11.20	\$14.00
25	\$2.90	\$5.80	\$8.70	\$11.60	\$14.50
26	\$3.00	\$6.00	\$9.00	\$12.00	\$15.00
27	\$3.10	\$6.20	\$9.30	\$12.40	\$15.50
28	\$3.30	\$6.60	\$9.90	\$13.20	\$16.50
29	\$3.40	\$6.80	\$10.20	\$13.60	\$17.00
30	\$3.50	\$7.00	\$10.50	\$14.00	\$17.50
31	\$3.60	\$7.20	\$10.80	\$14.40	\$18.00
32	\$3.70	\$7.40	\$11.10	\$14.80	\$18.50
33	\$3.80	\$7.60	\$11.40	\$15.20	\$19.00
34	\$3.90	\$7.80	\$11.70	\$15.60	\$19.50

# Humana Term Life rates



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0171483-01-004

## Spouse Humana Term Life rates

Tobacco coverage, Defined benefit amounts displaying monthly payroll deductions based on monthly premium calculation.  
Dependent benefit amounts may not exceed the total benefit amount selected by the employee.

Age	Benefit amount				
Benefit	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
35	\$4.00	\$8.00	\$12.00	\$16.00	\$20.00
36	\$4.40	\$8.80	\$13.20	\$17.60	\$22.00
37	\$4.80	\$9.60	\$14.40	\$19.20	\$24.00
38	\$5.20	\$10.40	\$15.60	\$20.80	\$26.00
39	\$5.60	\$11.20	\$16.80	\$22.40	\$28.00
40	\$5.90	\$11.80	\$17.70	\$23.60	\$29.50
41	\$6.30	\$12.60	\$18.90	\$25.20	\$31.50
42	\$6.70	\$13.40	\$20.10	\$26.80	\$33.50
43	\$7.10	\$14.20	\$21.30	\$28.40	\$35.50
44	\$7.50	\$15.00	\$22.50	\$30.00	\$37.50
45	\$7.80	\$15.60	\$23.40	\$31.20	\$39.00
46	\$8.90	\$17.80	\$26.70	\$35.60	\$44.50
47	\$10.00	\$20.00	\$30.00	\$40.00	\$50.00
48	\$11.10	\$22.20	\$33.30	\$44.40	\$55.50
49	\$12.20	\$24.40	\$36.60	\$48.80	\$61.00
50	\$13.30	\$26.60	\$39.90	\$53.20	\$66.50
51	\$14.40	\$28.80	\$43.20	\$57.60	\$72.00
52	\$15.50	\$31.00	\$46.50	\$62.00	\$77.50
53	\$16.50	\$33.00	\$49.50	\$66.00	\$82.50
54	\$17.60	\$35.20	\$52.80	\$70.40	\$88.00
55	\$18.70	\$37.40	\$56.10	\$74.80	\$93.50
56	\$21.40	\$42.80	\$64.20	\$85.60	\$107.00
57	\$24.10	\$48.20	\$72.30	\$96.40	\$120.50
58	\$26.80	\$53.60	\$80.40	\$107.20	\$134.00
59	\$29.50	\$59.00	\$88.50	\$118.00	\$147.50
60	\$32.10	\$64.20	\$96.30	\$128.40	\$160.50

The proposed rates are for an effective date no later than February 1, 2011.

## Children rates

Defined benefit amounts displaying monthly payroll deductions based on monthly premium calculation.

Age	Children
Benefit	\$5,000
0-24	\$2.50

The proposed rates are for an effective date no later than February 1, 2011.