

**Reliance Standard Voluntary Plans
Critical Illness Insurance
Premium Table
Plan Holder: Hood College - VCI # 802960**

Scheduled Benefit:

Each eligible employee may elect for himself and/or his eligible spouse an amount of insurance shown in the table below.

Employee/Spouse Premiums:

To find you and your spouse's premium -

- Determine your age band:
 - Your age = your age at your last birthday.
 - Spouse age = employee age.
 - For employees age 70 or older, benefit amounts are reduced according to the age-based reduction chart shown in the Plan Highlights. When selecting an amount of insurance, you must select at pre-age 70 benefit amount.
- Select a benefit from:
 - Select an employee and spouse benefit from the table below.
- Employee and spouse rates change as insured moves from one age bracket to the next, based on the age determination rules.

Employee Bi-Weekly Premiums

Benefit Amount	Age 0-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75-79	Age 80-84	Age 85+
\$5,000	\$0.55	\$0.90	\$1.08	\$1.57	\$2.40	\$3.53	\$4.75	\$6.53	\$9.42	\$14.19	\$23.24	\$29.10	\$44.91
\$10,000	\$1.11	\$1.80	\$2.17	\$3.14	\$4.80	\$7.06	\$9.51	\$13.06	\$18.83	\$28.38	\$46.48	\$58.20	\$89.82
\$15,000	\$1.66	\$2.70	\$3.25	\$4.71	\$7.20	\$10.59	\$14.26	\$19.59	\$28.25	\$42.58	\$69.72	\$87.30	\$134.72
\$20,000	\$2.22	\$3.60	\$4.34	\$6.28	\$9.60	\$14.12	\$19.02	\$26.12	\$37.66	\$56.77	\$92.95	\$116.40	\$179.63

Dependent Child(ren):

Your dependent child(ren) is eligible for a benefit amount of 25% of your Critical Illness benefit election, limited to a maximum of \$5,000.

To calculate Dependent Child(ren) Benefit:

Employee Benefit Amount x 25% = Dependent Child(ren) Benefit. No rounding needed.

To calculate Dependent Child(ren) Premium:

Dependent Child(ren) Benefit/1000 x 0.222.

Please Note: *One rate and benefit amount for all eligible children in family, regardless of number.*

Please read this important information

- You may not have coverage as both an employee and as a dependent.
- Employee must have coverage in order for spouse and dependent children to be covered.

Please note, these rates are approximate and subject to change.