

benefits and amounts

INITIAL CRITICAL ILLNESS BENEFITS*	OPTION 1	OPTION 2	OPTION 3
Heart Attack (100%)	\$10,000	\$20,000	\$30,000
Stroke (100%)	\$10,000	\$20,000	\$30,000
Coronary Artery Bypass Surgery (25%)	\$2,500	\$5,000	\$7,500
Major Organ Transplant (100%)	\$10,000	\$20,000	\$30,000
End Stage Renal Failure (100%)	\$10,000	\$20,000	\$30,000
Waiver of Premium (employee only)	Yes	Yes	Yes
CANCER CRITICAL ILLNESS BENEFITS*			
Invasive Cancer (100%)	\$10,000	\$20,000	\$30,000
Carcinoma in Situ (25%)	\$2,500	\$5,000	\$7,500
ADDITIONAL BENEFITS			
Second Event Initial Critical Illness Benefit	Yes	Yes	Yes
Wellness Benefit (per year)	\$50	\$75	\$100
ADDITIONAL FEATURES			
Remove Pre-existing Condition Limitation	Yes	Yes	Yes

^{*} Insured employees are eligible for 100% of the benefit amounts listed; covered dependents are eligible for 50% of the employee benefit amount.



premiums

Option 1 – Monthly

\$10,000	non-tobacco		tobacco		
Issue Age	EE, EE & CH	EE & SP, Family	EE, EE & CH	EE & SP, Family	
18-29	\$4.85	\$7.90	\$7.17	\$11.38	
30-39	\$8.31	\$13.08	\$13.19	\$20.40	
40-49	\$15.30	\$23.57	\$27.69	\$42.16	
50-59	\$26.61	\$40.54	\$46.25	\$69.99	
60-63	\$43.10	\$65.28	\$76.17	\$114.89	
64+	\$56.07	\$84.73	\$100.49	\$151.37	

Option 2 – Monthly

\$20,000	non-tobacco		tobacco		
Issue Age	EE, EE & CH	EE & SP,		EE, EE & CH	EE & SP,
issue Age		Family			Family
18-29	\$9.30	\$15.00		\$13.96	\$21.98
30-39	\$16.22	\$25.38		\$25.96	\$40.00
40-49	\$30.22	\$46.37		\$54.98	\$83.52
50-59	\$52.84	\$80.30		\$92.08	\$139.18
60-63	\$85.82	\$129.77		\$151.95	\$228.97
64+	\$111.75	\$168.67		\$200.58	\$301.92

Option 3 – Monthly

\$30,000	non-tobacco		tobacco		
Issue Age	EE, EE & CH	EE & SP,		EE, EE & CH	EE & SP,
issue rige		Family			Family
18-29	\$16.31	\$27.23		\$23.29	\$37.69
30-39	\$26.69	\$42.79		\$41.32	\$64.73
40-49	\$47.68	\$74.29		\$84.84	\$130.02
50-59	\$81.62	\$125.18		\$140.49	\$213.49
60-63	\$131.09	\$199.40		\$230.29	\$348.19
64+	\$169.98	\$257.74		\$303.24	\$457.62

PinnacleCare Fees	EE, EE & CH	EE & SP, F
PinnacleCare (non-ERISA) Monthly	\$2.36	\$3.48