

Ross-dd's

Group Critical Illness Insurance Rates (per pay period)

Rates effective 10/1/2026

Biweekly (26pp/Yr)

NON-TOBACCO – Associate

Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18–25	\$1.51	\$1.97	\$2.43	\$2.89	\$3.35	\$3.81
26–30	\$1.77	\$2.50	\$3.22	\$3.94	\$4.67	\$5.39
31–35	\$1.97	\$2.90	\$3.82	\$4.74	\$5.66	\$6.59
36–40	\$2.32	\$3.59	\$4.86	\$6.13	\$7.40	\$8.67
41–45	\$2.62	\$4.19	\$5.76	\$7.34	\$8.91	\$10.48
46–50	\$2.95	\$4.85	\$6.75	\$8.65	\$10.55	\$12.45
51–55	\$4.60	\$8.15	\$11.71	\$15.26	\$18.81	\$22.36
56–60	\$4.52	\$7.98	\$11.45	\$14.91	\$18.38	\$21.85
61–65	\$8.25	\$15.46	\$22.66	\$29.86	\$37.06	\$44.27
66+	\$13.95	\$26.85	\$39.75	\$52.65	\$65.55	\$78.45

NON-TOBACCO – Spouse

Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18–25	\$1.38	\$1.71	\$2.04	\$2.37	\$2.71	\$3.04
26–30	\$1.70	\$2.34	\$2.99	\$3.63	\$4.28	\$4.92
31–35	\$1.89	\$2.73	\$3.57	\$4.40	\$5.24	\$6.08
36–40	\$2.24	\$3.42	\$4.61	\$5.80	\$6.98	\$8.17
41–45	\$2.52	\$4.00	\$5.47	\$6.94	\$8.41	\$9.89
46–50	\$2.87	\$4.69	\$6.51	\$8.33	\$10.15	\$11.97
51–55	\$4.52	\$8.00	\$11.47	\$14.94	\$18.42	\$21.89
56–60	\$4.44	\$7.82	\$11.21	\$14.60	\$17.98	\$21.37
61–65	\$8.21	\$15.38	\$22.54	\$29.71	\$36.87	\$44.04
66+	\$13.97	\$26.90	\$39.82	\$52.74	\$65.67	\$78.59

- Rates include cancer benefits.
- Rates include: \$125 Health Screening Benefit, Benign Brain Tumor 100%, Advanced Alzheimer's Disease 100%, Advanced Parkinson's Disease 100%, and other additional riders.
- For Tobacco rates, call 1-800-906-8789.
- Children are covered at 75% at no additional cost to the Associate.

Semimonthly (24pp/Yr)

NON-TOBACCO – Associate

Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18–25	\$1.64	\$2.14	\$2.63	\$3.13	\$3.63	\$4.13
26–30	\$1.92	\$2.71	\$3.49	\$4.28	\$5.06	\$5.84
31–35	\$2.14	\$3.14	\$4.14	\$5.14	\$6.14	\$7.14
36–40	\$2.52	\$3.89	\$5.27	\$6.64	\$8.02	\$9.40
41–45	\$2.84	\$4.54	\$6.25	\$7.95	\$9.65	\$11.35
46–50	\$3.20	\$5.26	\$7.31	\$9.37	\$11.43	\$13.49
51–55	\$4.99	\$8.84	\$12.68	\$16.53	\$20.38	\$24.23
56–60	\$4.89	\$8.65	\$12.40	\$16.16	\$19.91	\$23.67
61–65	\$8.94	\$16.75	\$24.55	\$32.35	\$40.15	\$47.96
66+	\$15.11	\$29.09	\$43.06	\$57.04	\$71.01	\$84.99

NON-TOBACCO – Spouse

Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18–25	\$1.50	\$1.86	\$2.22	\$2.58	\$2.93	\$3.29
26–30	\$1.84	\$2.54	\$3.24	\$3.94	\$4.64	\$5.34
31–35	\$2.05	\$2.96	\$3.87	\$4.77	\$5.68	\$6.59
36–40	\$2.43	\$3.71	\$5.00	\$6.28	\$7.57	\$8.85
41–45	\$2.74	\$4.33	\$5.93	\$7.52	\$9.12	\$10.71
46–50	\$3.11	\$5.08	\$7.06	\$9.03	\$11.00	\$12.97
51–55	\$4.90	\$8.67	\$12.43	\$16.19	\$19.95	\$23.72
56–60	\$4.81	\$8.48	\$12.15	\$15.81	\$19.48	\$23.15
61–65	\$8.90	\$16.66	\$24.43	\$32.19	\$39.95	\$47.71
66+	\$15.14	\$29.14	\$43.14	\$57.14	\$71.14	\$85.14

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- Rates include: \$125 Health Screening Benefit, Benign Brain Tumor 100%, Advanced Alzheimer's Disease 100%, Advanced Parkinson's Disease 100%, and other additional riders.
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- Children are covered at 75% at no additional cost to the Associate.