

Deductions per year: 12

Individual Dental PPO(IDN8000) for NC

Applicable to policy form Individual Dental PPO(IDN8000)

- with Vision Rider

Zip Codes: 270, 271, 272, 273, 274, 275, 276, 277, 278, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289

COVERAGE LEVEL	INDIVIDUAL	INDIVIDUAL AND SPOUSE	INDIVIDUAL AND CHILDREN	INDIVIDUAL AND FAMILY
Plan 4 - 100/80/50, \$2,000 MAC	\$43.36	\$82.82	\$101.82	\$152.11

Individual Accident (IAC4000) for NC

Applicable to Policy Forms IAC4000

- On/Off-Job Accident Coverage, Wellbeing Assistance Standard - \$100

BENEFIT LEVEL	ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
Preferred	0-80	\$25.21	\$38.71	\$40.46	\$53.51

Critical Illness 1.0 for NC

Applicable to policy form CI-1.0

- HSA Compliant, with Subsequent Diagnosis Coverage, Health Screening Benefit, Cancer Benefit

Non-Tobacco Rates

	ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
\$10,000	17-24	\$6.25	\$9.50	\$7.85	\$11.20
	25-29	\$8.35	\$12.80	\$9.95	\$14.40
	30-34	\$10.65	\$16.30	\$12.25	\$18.00
	35-39	\$14.15	\$21.80	\$15.85	\$23.40
	40-44	\$17.05	\$26.20	\$18.65	\$27.80
	45-49	\$22.45	\$34.40	\$24.05	\$36.10
	50-54	\$31.45	\$48.30	\$33.15	\$50.00
	55-59	\$38.95	\$59.90	\$40.65	\$61.60
	60-64	\$51.95	\$79.90	\$53.65	\$81.50
	65-70	\$61.85	\$95.00	\$63.55	\$96.80
\$20,000	17-24	\$10.35	\$15.70	\$13.55	\$19.10
	25-29	\$14.55	\$22.30	\$17.75	\$25.50
	30-34	\$19.15	\$29.30	\$22.35	\$32.70
	35-39	\$26.15	\$40.30	\$29.55	\$43.50
	40-44	\$31.95	\$49.10	\$35.15	\$52.30
	45-49	\$42.75	\$65.50	\$45.95	\$68.90
	50-54	\$60.75	\$93.30	\$64.15	\$96.70
	55-59	\$75.75	\$116.50	\$79.15	\$119.90
	60-64	\$101.75	\$156.50	\$105.15	\$159.70
	65-70	\$121.55	\$186.70	\$124.95	\$190.30

Individual Medical Bridge for NC

Applicable to policy form Individual Medical Bridge

- \$2000 Hospital Confinement Benefit, \$100 Health Screening Benefit.

ISSUE AGE	EMPLOYEE	EMPLOYEE AND SPOUSE	EMPLOYEE AND DEPENDENT CHILDREN	EMPLOYEE, SPOUSE AND DEPENDENT CHILDREN
17-49	\$32.80	\$61.00	\$43.30	\$71.50
50-59	\$43.00	\$80.55	\$53.50	\$91.05
60-64	\$56.30	\$105.70	\$66.80	\$116.20
65-75	\$80.15	\$150.70	\$91.70	\$162.25

Deductions per year: 12

Individual Disability - ISTD3000 for NC AAA Risk Class

Applicable to policy form Individual Disability

● Off Job Accident & Off Job Sickness with Health Screening Rider

6 Month Benefit Period

ELIMINATION PERIOD	ISSUE AGE	\$1,000*	\$1,500*	\$2,000*	\$2,500*	\$3,000*
0 days Accident/7 days Sickness	17-49	\$35.90	\$52.40	\$68.90	\$85.40	\$101.90
	50-64	\$45.90	\$67.40	\$88.90	\$110.40	\$131.90
	65-74	\$70.00	\$103.55	\$137.10	\$170.65	\$204.20
0 days Accident/14 days Sickness	17-49	\$26.70	\$38.60	\$50.50	\$62.40	\$74.30
	50-64	\$32.60	\$47.45	\$62.30	\$77.15	\$92.00
	65-74	\$50.40	\$74.15	\$97.90	\$121.65	\$145.40
7 days Accident/7 days Sickness	17-49	\$33.90	\$49.40	\$64.90	\$80.40	\$95.90
	50-64	\$43.40	\$63.65	\$83.90	\$104.15	\$124.40
	65-74	\$66.10	\$97.70	\$129.30	\$160.90	\$192.50
7 days Accident/14 days Sickness	17-49	\$26.20	\$37.85	\$49.50	\$61.15	\$72.80
	50-64	\$30.90	\$44.90	\$58.90	\$72.90	\$86.90
	65-74	\$47.70	\$70.10	\$92.50	\$114.90	\$137.30
14 days Accident/14 days Sickness	17-49	\$24.30	\$35.00	\$45.70	\$56.40	\$67.10
	50-64	\$29.90	\$43.40	\$56.90	\$70.40	\$83.90
	65-74	\$46.10	\$67.70	\$89.30	\$110.90	\$132.50
ELIMINATION PERIOD	ISSUE AGE	\$4,000*	\$4,500*	\$5,000*	\$5,500*	\$6,000*
7 days Accident/7 days Sickness	17-49	\$126.90	N/A	N/A	N/A	N/A
	50-64	\$164.90	N/A	N/A	N/A	N/A
	65-74	\$255.70	N/A	N/A	N/A	N/A
14 days Accident/14 days Sickness	17-49	\$88.50	\$99.20	\$109.90	\$120.60	\$131.30
	50-64	\$110.90	\$124.40	\$137.90	\$151.40	\$164.90
	65-74	\$175.70	\$197.30	\$218.90	\$240.50	\$262.10

*monthly benefit amount

12 Month Benefit Period

ELIMINATION PERIOD	ISSUE AGE	\$1,000*	\$1,500*	\$2,000*	\$2,500*	\$3,000*
14 days Accident/14 days Sickness	17-49	\$32.80	\$47.75	\$62.70	\$77.65	\$92.60
	50-64	\$42.80	\$62.75	\$82.70	\$102.65	\$122.60
	65-74	\$79.50	\$117.80	\$156.10	\$194.40	\$232.70
30 days Accident/30 days Sickness	17-49	\$24.40	\$35.15	\$45.90	\$56.65	\$67.40
	50-64	\$32.80	\$47.75	\$62.70	\$77.65	\$92.60
	65-74	\$56.80	\$83.75	\$110.70	\$137.65	\$164.60
ELIMINATION PERIOD	ISSUE AGE	\$4,000*	\$4,500*	\$5,000*	\$5,500*	\$6,000*
14 days Accident/14 days Sickness	17-49	\$122.50	\$137.45	\$152.40	\$167.35	\$182.30
	50-64	\$162.50	\$182.45	\$202.40	\$222.35	\$242.30
	65-74	\$309.30	\$347.60	\$385.90	\$424.20	\$462.50
30 days Accident/30 days Sickness	17-49	\$88.90	\$99.65	\$110.40	\$121.15	\$131.90
	50-64	\$122.50	\$137.45	\$152.40	\$167.35	\$182.30
	65-74	\$218.50	\$245.45	\$272.40	\$299.35	\$326.30

*monthly benefit amount

Deductions per year: 12

Individual Disability - ISTD3000 for NC AAA Risk Class

Applicable to policy form Individual Disability

- Off Job Accident & Off Job Sickness with Health Screening Rider

24 Month Benefit Period

ELIMINATION PERIOD	ISSUE AGE	\$1,000*	\$1,500*	\$2,000*	\$2,500*	\$3,000*
14 days Accident/14 days Sickness	17-49	\$44.70	\$65.60	\$86.50	\$107.40	\$128.30
	50-64	\$66.20	\$97.85	\$129.50	\$161.15	\$192.80
	65-74	\$134.90	\$200.90	\$266.90	\$332.90	\$398.90
30 days Accident/30 days Sickness	17-49	\$32.60	\$47.45	\$62.30	\$77.15	\$92.00
	50-64	\$48.60	\$71.45	\$94.30	\$117.15	\$140.00
	65-74	\$98.20	\$145.85	\$193.50	\$241.15	\$288.80
ELIMINATION PERIOD	ISSUE AGE	\$4,000*	\$4,500*	\$5,000*	\$5,500*	\$6,000*
14 days Accident/14 days Sickness	17-49	\$170.10	\$191.00	\$211.90	\$232.80	\$253.70
	50-64	\$256.10	\$287.75	\$319.40	\$351.05	\$382.70
	65-74	\$530.90	\$596.90	\$662.90	\$728.90	\$794.90
30 days Accident/30 days Sickness	17-49	\$121.70	\$136.55	\$151.40	\$166.25	\$181.10
	50-64	\$185.70	\$208.55	\$231.40	\$254.25	\$277.10
	65-74	\$384.10	\$431.75	\$479.40	\$527.05	\$574.70

*monthly benefit amount

Term Life (ITL5000) for NC

Applicable to policy form ITL5000

- 10-Year Term Base Plan

Non-Tobacco Rates

ISSUE AGE	\$10,000	\$20,000	\$50,000	\$75,000	\$100,000
25	\$6.64	\$9.28	\$10.21	\$13.31	\$16.42
35	\$7.57	\$11.15	\$11.25	\$14.87	\$18.50
45	\$9.17	\$14.33	\$18.62	\$25.94	\$33.25
55	\$16.17	\$28.35	\$36.37	\$52.56	\$68.75
65	\$34.87	\$37.07	\$86.66	\$128.00	\$169.33
75	\$91.40	\$109.10	\$266.74	\$398.11	\$529.48

Term Life (ITL5000) for NC

Applicable to policy form ITL5000

- 20-Year Term Base Plan

Non-Tobacco Rates

ISSUE AGE	\$10,000	\$20,000	\$50,000	\$75,000	\$100,000
25	\$6.71	\$9.42	\$10.54	\$13.81	\$17.08
35	\$7.69	\$11.38	\$11.58	\$15.37	\$19.17
45	\$9.68	\$15.37	\$21.79	\$30.69	\$39.58
55	\$18.06	\$32.12	\$46.33	\$67.50	\$88.66
65	\$41.00	\$50.03	\$119.08	\$176.62	\$234.16

Term Life (ITL5000) for NC

Applicable to policy form ITL5000

- 30-Year Term Base Plan

Non-Tobacco Rates

ISSUE AGE	\$10,000	\$20,000	\$50,000	\$75,000	\$100,000
25	\$6.74	\$9.48	\$11.50	\$15.25	\$19.00
35	\$7.95	\$11.90	\$14.37	\$19.56	\$24.75
45	\$11.07	\$18.15	\$28.42	\$40.62	\$52.83

Whole Life Plus (IWL5000) for NC

- Adult Base Plan Paid-Up at Age 100, Chronic Care Accelerated Death Benefit

Non-Tobacco Rates

ISSUE AGE	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000
18	\$9.16	\$22.91	\$45.83	\$91.66	\$137.49
19	\$9.18	\$22.95	\$45.92	\$91.83	\$137.74
20	\$9.20	\$23.00	\$46.00	\$91.99	\$137.99
21	\$9.21	\$23.04	\$46.08	\$92.16	\$138.24
22	\$9.24	\$23.10	\$46.21	\$92.42	\$138.61
23	\$9.26	\$23.14	\$46.29	\$92.58	\$138.86
24	\$9.29	\$23.22	\$46.46	\$92.91	\$139.37
25	\$9.36	\$23.40	\$46.79	\$93.58	\$140.36
26	\$9.49	\$23.73	\$47.45	\$94.92	\$142.37
27	\$9.70	\$24.27	\$48.53	\$97.08	\$145.61
28	\$9.98	\$24.96	\$49.92	\$99.83	\$149.74
29	\$10.31	\$25.77	\$51.54	\$103.08	\$154.61
30	\$10.66	\$26.64	\$53.29	\$106.58	\$159.87
31	\$11.03	\$27.56	\$55.12	\$110.24	\$165.36
32	\$11.42	\$28.54	\$57.08	\$114.17	\$171.24
33	\$11.83	\$29.58	\$59.16	\$118.33	\$177.49
34	\$12.28	\$30.70	\$61.42	\$122.83	\$184.24
35	\$12.77	\$31.91	\$63.83	\$127.66	\$191.49
36	\$13.28	\$33.19	\$66.37	\$132.74	\$199.11
37	\$13.83	\$34.58	\$69.16	\$138.33	\$207.49
38	\$14.44	\$36.10	\$72.21	\$144.41	\$216.61
39	\$15.11	\$37.77	\$75.54	\$151.07	\$226.61
40	\$15.83	\$39.58	\$79.16	\$158.33	\$237.49
41	\$16.61	\$41.54	\$83.08	\$166.16	\$249.24
42	\$17.47	\$43.67	\$87.33	\$174.66	\$261.99
43	\$18.37	\$45.94	\$91.87	\$183.75	\$275.61
44	\$19.34	\$48.33	\$96.66	\$193.33	\$289.99
45	\$20.32	\$50.81	\$101.62	\$203.25	\$304.86
46	\$21.34	\$53.33	\$106.66	\$213.33	\$319.99
47	\$22.36	\$55.92	\$111.83	\$223.66	\$335.48
48	\$23.43	\$58.58	\$117.16	\$234.32	\$351.48
49	\$24.53	\$61.34	\$122.66	\$245.32	\$367.98
50	\$25.69	\$64.23	\$128.45	\$256.91	\$385.35
51	\$26.95	\$67.37	\$134.75	\$269.49	\$404.23
52	\$28.33	\$70.83	\$141.66	\$283.32	\$424.98
53	\$29.86	\$74.64	\$149.29	\$298.58	\$447.85

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Whole Life Plus (IWL5000) for NC

- Adult Base Plan Paid-Up at Age 100, Chronic Care Accelerated Death Benefit

Non-Tobacco Rates

ISSUE AGE	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000
54	\$31.53	\$78.83	\$157.66	\$315.32	\$472.98
55	\$33.33	\$83.33	\$166.66	\$333.32	\$499.98
56	\$35.25	\$88.13	\$176.24	\$352.48	\$528.72
57	\$37.29	\$93.22	\$186.45	\$372.91	\$559.35
58	\$39.46	\$98.66	\$197.33	\$394.65	\$591.98
59	\$41.80	\$104.49	\$209.00	\$417.98	\$626.98
60	\$44.31	\$110.76	\$221.53	\$443.07	\$664.60
61	\$47.01	\$117.54	\$235.07	\$470.15	\$705.22
62	\$49.94	\$124.85	\$249.70	\$499.39	\$749.10
63	\$53.10	\$132.74	\$265.49	\$530.98	\$796.47
64	\$56.50	\$141.24	\$282.49	\$564.98	\$847.46
65	\$60.14	\$150.35	\$300.70	\$601.40	\$902.09
66	\$64.03	\$160.07	\$320.16	\$640.31	\$960.46
67	\$68.20	\$170.49	\$340.99	\$681.98	\$1,022.96
68	\$72.66	\$181.66	\$363.32	\$726.64	\$1,089.95
69	\$77.47	\$193.68	\$387.36	\$774.72	\$1,162.08
70	\$82.73	\$206.83	\$413.65	\$827.30	\$1,240.95
71	\$88.60	\$221.51	\$443.02	\$886.05	\$1,329.07
72	\$95.24	\$238.09	\$476.19	\$952.37	\$1,428.57
73	\$102.77	\$256.93	\$513.85	\$1,027.71	\$1,541.56
74	\$111.33	\$278.33	\$556.64	\$1,113.28	\$1,669.94
75	\$121.00	\$302.50	\$605.02	\$1,210.04	\$1,815.06
76	\$131.88	\$329.70	\$659.39	\$1,318.78	\$1,978.17
77	\$144.03	\$360.09	\$720.18	\$1,440.36	\$2,160.54
78	\$157.56	\$393.88	\$787.76	\$1,575.52	\$2,363.29
79	\$172.50	\$431.25	\$862.51	\$1,725.01	\$2,587.52

Getting started

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