

Reliance Standard Voluntary Plans Critical Illness Insurance Premium Table Plan Holder: Mastronardi Produce

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 = your age at your last birthday.
- 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 & Spouse Bi-Weekly Non-Tobacco User 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+
\$5,000	\$0.92	\$1.13	\$1.50	\$2.22	\$3.39	\$4.75	\$6.30	\$8.79	\$12.23	\$12.23
\$10,000	\$1.85	\$2.26	\$3.00	\$4.43	\$6.78	\$9.51	\$12.60	\$17.58	\$24.46	\$24.46
\$15,000	\$2.77	\$3.39	\$4.50	\$6.65	\$10.18	\$14.26	\$18.90	\$26.38	\$36.69	\$36.69
\$20,000	\$3.69	\$4.52	\$6.00	\$8.86	\$13.57	\$19.02	\$25.20	\$35.17	\$48.92	\$48.92
\$25,000	\$4.62	\$5.65	\$7.50	\$11.08	\$16.96	\$23.77	\$31.50	\$43.96	\$61.15	\$61.15
\$30,000	\$5.54	\$6.78	\$9.00	\$13.29	\$20.35	\$28.52	\$37.80	\$52.75	\$73.38	\$73.38

Employee & Spouse Bi-Weekly Tobacco User 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+
\$5,000	\$1.02	\$1.32	\$1.89	\$3.21	\$5.63	\$8.70	\$12.55	\$18.95	\$27.97	\$27.97
\$10,000	\$2.03	\$2.63	\$3.78	\$6.42	\$11.26	\$17.40	\$25.11	\$37.89	\$55.94	\$55.94
\$15,000	\$3.05	\$3.95	\$5.68	\$9.62	\$16.89	\$26.10	\$37.66	\$56.84	\$83.91	\$83.91
\$20,000	\$4.06	\$5.26	\$7.57	\$12.83	\$22.52	\$34.80	\$50.22	\$75.78	\$111.88	\$111.88
\$25,000	\$5.08	\$6.58	\$9.46	\$16.04	\$28.15	\$43.50	\$62.77	\$94.73	\$139.85	\$139.85
\$30,000	\$6.09	\$7.89	\$11.35	\$19.25	\$33.78	\$52.20	\$75.32	\$113.68	\$167.82	\$167.82

Dependent Child(ren):

Your dependent child(ren) is eligible for a benefit amount of 50% of your Critical Illness benefit election, limited to a maximum of \$15,000.

To calculate Dependent Child(ren) Benefit:

Employee Benefit Amount x 50% = Dependent Child(ren) Benefit. No rounding needed.

To calculate Bi-Weekly Dependent Child(ren) Premium:

Dependent Child(ren) Benefit/1000 x 0.23

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.