

Supplement Health & Accident Plans Worksheet



Accident Medical Expense					
Zero Deductible					
100% Usually & Customary Per Person/Per Accident		Plan 1	Plan 2	Plan 3	Plan 4
	Accident Medical Expense Benefit Maximum	\$2,500	\$5,000	\$7,500	\$10,000
Issue Age; Under 18-64	AD&D Benefit Maximum	\$5,000	\$10,000	\$15,000	\$20,000
Issue Status: Guaranteed Issue		Zero Deductible	Zero Deductible	Zero Deductible	Zero Deductible
Coverage Term to Age 75	Benefits reduced 50% at age 67				
Benefit Coordination: Yes, Off Job Only	Member	\$17.72	\$21.40	\$25.80	\$28.78
	Member + Spouse	\$28.72	\$35.00	\$42.41	\$46.35
	Member + Children	\$36.18	\$44.32	\$53.85	\$59.08
	Family	\$45.20	\$55.40	\$67.30	\$73.84
Critical Illness Plan					
Cancer, Heart & Stroke					
	Critical Illness Benefit	\$5,000	\$10,000	\$15,000	\$20,000
Issue Age: Under 18-64	Member	\$12.92	\$25.80	\$38.70	\$51.58
Issue Status: Guaranteed Issue	Member + Spouse	\$25.80	\$51.58	\$77.37	\$103.15
Pre-Ex Period: 12/12	Member + Children	\$13.22	\$26.43	\$39.62	\$52.83
	Family	\$26.10	\$52.20	\$78.30	\$104.38
Hospital Indemnity Plan					
		Plan 1	Plan 2	Plan 3	Plan 4
	In Hospital Indemnity (1 day elimination period for accident or sickness)	\$250	\$500	\$750	\$1,000
Issue Age Under 18-64		per day	per day	per day	per day
Issue Status: Guaranteed Issue	Max days per confinement	5	5	5	5
Benefit Reductions 50% Age 67 and Terminates at age 70	Max number of days per plan year	10	10	10	10
Benefit Coordination: None	Intensive care unit (1 day elimination period for accident or sickness)	\$250	\$500	\$750	\$1,000
		per day	per day	per day	per day
	Max days per confinement	5	5	5	5
	Max number of days per plan year	10	10	10	10
	Member	\$17.65	\$35.27	\$52.90	\$70.52
	Member + Spouse	\$35.40	\$70.74	\$106.12	\$141.48
	Member + Children	\$34.17	\$68.28	\$102.43	\$136.55
	Family	\$56.25	\$112.46	\$168.68	\$224.90

AFEUSA Classic Membership	Basic Term Life	AD&D
Attained Ages	Life Insurance Death Benefit at Attained Ages	AD&D Benefit at Attained Ages
Ages 18-44	\$10,000	\$10,000
Ages 45-55	\$7,000	\$10,000
Ages 56-64	\$4,000	\$10,000
Ages 65-74	\$3,000	\$10,000
Ages 75-79	\$1,500	\$10,000
Age 80	\$0	\$0

AFEUSA Membership \$4.99/mo

Basic Term Life Insurance death benefit amount adjusts based on the member's attained age; refer to above Basic Term Life table.

Basic Term Life Insurance becomes effective 6 consecutive months after the effective date of the member's AFE Membership.

AD&D Benefit becomes effective on the effective date of the member's AFE Membership.

Coverage for the Basic Term Life and AD&D Benefit for the member terminates when the member attains age 80.

This is for Agent Use Only and not for the public use. See the policy for full information, disclosures, and limitations.

Chubb Lifetime Benefit Term

Guaranteed Premiums & Guarantee Renewable for Life & Fully Portable

Life insurance premiums will never increase and are guaranteed to age 100. Afterward, no additional premium is due, and coverage continues to age 121 - LifeTime Benefit. Your coverage cannot be cancelled if premiums are paid when due.

Guaranteed Benefits

The Death Benefit is guaranteed 100% - while the policy is in force, the death benefit is guaranteed for the LONGER of 25 years after originally purchased or attaining age 70. Even after age 70, the benefit is guaranteed to never be less than 50% of the original Death Benefit.

Convalescent Care

If you need Qualified Long Term Care Services, you can access your Death Benefit while you are living for; skilled nursing home care, assisted living, adult day care and home health care - your choice. You would receive 4% of your Death Benefit each month while you are living - up to 25 months, to help cover the costs of your long-term care. The Death Benefit will reduce proportionately each month as you receive benefit payments for long term care services. The insurance premiums due are waived while these benefits are paid. For example, with a \$75,000 life insurance plan, this benefit provides \$3,000 ($\$75,000 \times 4\%$) per month for long term care expenses. The advantage of this plan; the life insurance benefits are paid upon your death if you don't use the long-term care benefit feature - which would not be available on a traditional long term care insurance plan. If you do use the long-term care services benefit while you are living, and there is any Death Benefit; the remaining Death Benefit less the accumulated long term care services payments made on your behalf, will be paid to your beneficiaries.

Paid-up Benefits

- After 10 years, paid-up benefits begin to accrue. At any point thereafter, if premiums stop being paid, a reduced paid up benefit is guaranteed. Flexibility - an important factor for retirement.
- **Terminal Illness** - After your coverage has been in force for 24 months, you could receive 50% of your Death Benefit, up to \$100,000 if you are diagnosed as terminally ill (life expectancy of 24 months or less). This allows a covered person to seek other forms of healthcare and live their remaining life to the fullest.
- **Family Coverage** - Coverage is available for your children and dependent grandchildren.

Non-Smoker

Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
20	\$10.83	\$21.67	\$32.50	\$43.33	\$54.17	\$65.00
25	\$11.94	\$23.88	\$35.81	\$47.75	\$59.69	\$71.63
30	\$14.08	\$28.17	\$42.25	\$56.33	\$70.42	\$84.50
35	\$17.42	\$34.83	\$52.25	\$69.67	\$87.08	\$104.50
40	\$22.56	\$45.13	\$67.69	\$90.25	\$112.81	\$135.38
45	\$29.10	\$58.21	\$87.31	\$116.42	\$145.52	\$174.63
50	\$40.75	\$81.50	\$122.25	\$163.00	\$203.75	\$244.50
55	\$54.60	\$109.21	\$163.81	\$218.42	\$273.02	\$327.63
60	\$79.46	\$158.92	\$238.38	\$317.83	\$397.29	\$476.75
65	\$117.90	\$235.79	\$353.69	\$471.58	\$589.48	\$707.38
70	\$192.75	\$385.50	\$578.25	\$771.00	\$963.75	\$1,156.50

Smoker

Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
20	\$14.19	\$28.38	\$42.56	\$56.75	\$70.94	\$85.13
25	\$16.13	\$32.25	\$48.38	\$64.50	\$80.63	\$96.75
30	\$18.94	\$37.88	\$56.81	\$75.75	\$94.69	\$113.63
35	\$23.21	\$46.42	\$69.63	\$92.83	\$116.04	\$139.25
40	\$29.92	\$59.83	\$89.75	\$119.67	\$149.58	\$179.50
45	\$40.04	\$80.08	\$120.13	\$160.17	\$200.21	\$240.25
50	\$55.00	\$110.00	\$165.00	\$220.00	\$275.00	\$330.00
55	\$75.40	\$150.79	\$226.19	\$301.58	\$376.98	\$452.38
60	\$107.58	\$215.17	\$322.75	\$430.33	\$537.92	\$645.50
65	\$156.81	\$313.63	\$470.44	\$627.25	\$784.06	\$940.88
70	\$253.48	\$506.96	\$760.44	\$1,013.92	\$1,267.40	\$1,520.88

This is for AGENT USE ONLY and not for the public use. See the policy for full information, disclosures, and limitations.