

WEEKLY PREMIUMS & INITIAL COVERAGE AMOUNTS - FPP-TI

Age on App. Date	\$6 Weekly Initial Coverage Amount	\$7 Weekly Initial Coverage Amount	\$8 Weekly Initial Coverage Amount	\$9 Weekly Initial Coverage Amount	\$10 Weekly Initial Coverage Amount	\$11 Weekly Initial Coverage Amount	\$12 Weekly Initial Coverage Amount
18-20	\$76,696	\$92,035	\$107,375	\$122,714	\$138,053		
21	\$76,696	\$92,035	\$107,375	\$122,714	\$138,053		
22	\$76,696	\$92,035	\$107,375	\$122,714	\$138,053		
23	\$76,696	\$92,035	\$107,375	\$122,714	\$138,053		
24	\$76,696	\$92,035	\$107,375	\$122,714	\$138,053		
25	\$76,696	\$92,035	\$107,375	\$122,714	\$138,053		
26	\$76,246	\$91,496	\$106,745	\$121,994	\$137,243		
27	\$74,928	\$89,914	\$104,899	\$119,885	\$134,870	\$149,856	
28	\$72,829	\$87,395	\$101,961	\$116,527	\$131,092	\$145,658	
29	\$69,892	\$83,871	\$97,849	\$111,828	\$125,806	\$139,785	
30	\$66,496	\$79,795	\$93,095	\$106,394	\$119,693	\$132,992	\$146,292
31	\$63,107	\$75,728	\$88,350	\$100,971	\$113,592	\$126,214	\$138,835
32	\$59,770	\$71,724	\$83,678	\$95,632	\$107,586	\$119,540	\$131,494
33	\$56,399	\$67,679	\$78,959	\$90,239	\$101,518	\$112,798	\$124,078
34	\$53,061	\$63,673	\$74,286	\$84,898	\$95,510	\$106,122	\$116,735
35	\$49,808	\$59,770	\$69,732	\$79,693	\$89,655	\$99,617	\$109,579
36	\$46,679	\$56,014	\$65,350	\$74,686	\$84,022	\$93,357	\$102,693
37	\$43,697	\$52,437	\$61,176	\$69,916	\$78,655	\$87,395	\$96,134
38	\$40,881	\$49,057	\$57,233	\$65,409	\$73,585	\$81,761	\$89,937
39	\$38,179	\$45,815	\$53,451	\$61,087	\$68,722	\$76,358	\$83,994
40	\$35,616	\$42,740	\$49,863	\$56,986	\$64,110	\$71,233	\$78,356
41	\$33,121	\$39,745	\$46,369	\$52,994	\$59,618	\$66,242	\$72,866
42	\$30,769	\$36,923	\$43,077	\$49,231	\$55,385	\$61,538	\$67,692
43	\$28,634	\$34,361	\$40,088	\$45,815	\$51,542	\$57,269	\$62,996
44	\$26,694	\$32,033	\$37,372	\$42,710	\$48,049	\$53,388	\$58,727
45	\$24,928	\$29,914	\$34,899	\$39,885	\$44,871	\$49,856	\$54,842
46	\$23,339	\$28,007	\$32,675	\$37,343	\$42,011	\$46,679	\$51,346
47	\$21,904	\$26,285	\$30,666	\$35,046	\$39,427	\$43,808	\$48,189
48	\$20,586	\$24,703	\$28,820	\$32,937	\$37,055	\$41,172	\$45,289
49	\$19,345	\$23,214	\$27,083	\$30,952	\$34,821	\$38,690	\$42,560
50	\$18,144	\$21,773	\$25,401	\$29,030	\$32,659	\$36,288	\$39,916
51	\$16,949	\$20,339	\$23,729	\$27,119	\$30,508	\$33,898	\$37,288
52	\$15,758	\$18,909	\$22,061	\$25,212	\$28,364	\$31,515	\$34,667
53	\$14,599	\$17,518	\$20,438	\$23,358	\$26,277	\$29,197	\$32,117
54	\$13,492	\$16,191	\$18,889	\$21,588	\$24,286	\$26,985	\$29,683
55	\$12,476	\$14,971	\$17,466	\$19,962	\$22,457	\$24,952	\$27,447
56	\$11,556	\$13,867	\$16,178	\$18,489	\$20,800	\$23,111	\$25,422
57	\$10,735	\$12,882	\$15,029	\$17,176	\$19,323	\$21,470	\$23,617
58	\$10,008	\$12,009	\$14,011	\$16,012	\$18,014	\$20,015	\$22,017
59	\$9,353	\$11,223	\$13,094	\$14,964	\$16,835	\$18,705	\$20,576
60	\$8,754	\$10,505	\$12,256	\$14,007	\$15,758	\$17,508	\$19,259
61	\$8,207	\$9,848	\$11,490	\$13,131	\$14,773	\$16,414	\$18,056
62	\$7,701	\$9,242	\$10,782	\$12,322	\$13,863	\$15,403	\$16,943
63	\$7,224	\$8,669	\$10,114	\$11,559	\$13,004	\$14,448	\$15,893
64	\$6,767	\$8,121	\$9,474	\$10,828	\$12,181	\$13,535	\$14,888
65	\$6,318	\$7,582	\$8,846	\$10,109	\$11,373	\$12,637	\$13,900
66		\$7,046	\$8,220	\$9,395	\$10,569	\$11,743	\$12,918
67		\$6,512	\$7,598	\$8,683	\$9,768	\$10,854	\$11,939
68			\$6,995	\$7,994	\$8,993	\$9,992	\$10,992
69			\$6,417	\$7,334	\$8,251	\$9,168	\$10,085
70				\$6,710	\$7,548	\$8,387	\$9,226



Available only on children and grandchildren of employee:

Age on App. Date	\$1.15 weekly Coverage Amount	\$2.30 weekly Coverage Amount
Full-Term Newborn to 23 years	\$10,000	\$20,000

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WEEKLY PREMIUMS & INITIAL COVERAGE AMOUNTS - FPP-TI

Age on App. Date	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
18	\$1.65	\$2.63	\$4.26	\$5.89	\$7.52	\$9.15	\$10.78
19	\$1.65	\$2.63	\$4.26	\$5.89	\$7.52	\$9.15	\$10.78
20	\$1.65	\$2.63	\$4.26	\$5.89	\$7.52	\$9.15	\$10.78
21	\$1.65	\$2.63	\$4.26	\$5.89	\$7.52	\$9.15	\$10.78
22	\$1.65	\$2.63	\$4.26	\$5.89	\$7.52	\$9.15	\$10.78
23	\$1.65	\$2.63	\$4.26	\$5.89	\$7.52	\$9.15	\$10.78
24	\$1.65	\$2.63	\$4.26	\$5.89	\$7.52	\$9.15	\$10.78
25	\$1.65	\$2.63	\$4.26	\$5.89	\$7.52	\$9.15	\$10.78
26	\$1.66	\$2.64	\$4.28	\$5.92	\$7.56	\$9.20	\$10.84
27	\$1.67	\$2.67	\$4.34	\$6.00	\$7.67	\$9.34	\$11.01
28	\$1.69	\$2.72	\$4.43	\$6.15	\$7.87	\$9.58	\$11.30
29	\$1.72	\$2.79	\$4.58	\$6.37	\$8.15	\$9.94	\$11.73
30	\$1.75	\$2.88	\$4.76	\$6.64	\$8.52	\$10.40	\$12.28
31	\$1.79	\$2.98	\$4.96	\$6.94	\$8.92	\$10.90	\$12.88
32	\$1.84	\$3.09	\$5.18	\$7.27	\$9.37	\$11.46	\$13.55
33	\$1.89	\$3.22	\$5.43	\$7.65	\$9.87	\$12.08	\$14.30
34	\$1.94	\$3.36	\$5.71	\$8.07	\$10.42	\$12.78	\$15.13
35	\$2.00	\$3.51	\$6.02	\$8.53	\$11.04	\$13.55	\$16.06
36	\$2.07	\$3.68	\$6.36	\$9.03	\$11.71	\$14.39	\$17.07
37	\$2.14	\$3.86	\$6.72	\$9.58	\$12.44	\$15.30	\$18.16
38	\$2.22	\$4.06	\$7.12	\$10.17	\$13.23	\$16.29	\$19.35
39	\$2.31	\$4.27	\$7.55	\$10.82	\$14.10	\$17.37	\$20.64
40	\$2.40	\$4.51	\$8.02	\$11.53	\$15.04	\$18.55	\$22.06
41	\$2.51	\$4.77	\$8.55	\$12.32	\$16.10	\$19.87	\$23.64
42	\$2.63	\$5.06	\$9.13	\$13.19	\$17.25	\$21.31	\$25.38
43	\$2.75	\$5.37	\$9.73	\$14.10	\$18.46	\$22.83	\$27.19
44	\$2.87	\$5.68	\$10.37	\$15.05	\$19.73	\$24.41	\$29.10
45	\$3.01	\$6.01	\$11.03	\$16.04	\$21.06	\$26.07	\$31.09
46	\$3.14	\$6.36	\$11.71	\$17.07	\$22.42	\$27.78	\$33.13
47	\$3.28	\$6.71	\$12.41	\$18.12	\$23.83	\$29.53	\$35.24
48	\$3.43	\$7.07	\$13.14	\$19.22	\$25.29	\$31.36	\$37.43
49	\$3.58	\$7.46	\$13.92	\$20.38	\$26.85	\$33.31	\$39.77
50	\$3.76	\$7.89	\$14.78	\$21.67	\$28.56	\$35.45	\$42.34
51	\$3.95	\$8.38	\$15.75	\$23.13	\$30.50	\$37.88	\$45.25
52	\$4.17	\$8.93	\$16.87	\$24.80	\$32.73	\$40.66	\$48.60
53	\$4.43	\$9.56	\$18.13	\$26.69	\$35.25	\$43.81	\$52.38
54	\$4.71	\$10.26	\$19.53	\$28.79	\$38.06	\$47.32	\$56.59
55	\$5.01	\$11.02	\$21.04	\$31.06	\$41.08	\$51.10	\$61.12
56	\$5.33	\$11.82	\$22.63	\$33.45	\$44.27	\$55.09	\$65.90
57	\$5.66	\$12.64	\$24.29	\$35.93	\$47.58	\$59.22	\$70.87
58	\$6.00	\$13.49	\$25.98	\$38.47	\$50.96	\$63.45	\$75.94
59	\$6.35	\$14.37	\$27.73	\$41.10	\$54.46	\$67.83	\$81.19
60	\$6.71	\$15.28	\$29.56	\$43.84	\$58.12	\$72.39	\$86.67
61	\$7.09	\$16.23	\$31.46	\$46.69	\$61.92	\$77.15	\$92.38
62	\$7.49	\$17.23	\$33.46	\$49.69	\$65.92	\$82.15	\$98.38
63	\$7.92	\$18.30	\$35.61	\$52.91	\$70.21	\$87.51	\$104.82
64	\$8.39	\$19.47	\$37.94	\$56.41	\$74.88	\$93.36	\$111.83
65	\$8.91	\$20.78	\$40.57	\$60.35	\$80.13	\$99.92	\$119.70
66	\$9.52	\$22.29	\$43.58	\$64.87	\$86.15	\$107.44	\$128.73
67	\$10.21	\$24.03	\$47.07	\$70.10	\$93.13	\$116.17	\$139.20
68	\$11.01	\$26.02	\$51.04	\$76.06	\$101.08	\$126.10	\$151.12
69	\$11.91	\$28.27	\$55.54	\$82.81	\$110.08	\$137.35	\$164.62
70	\$12.92	\$30.81	\$60.62	\$90.42	\$120.23	\$150.04	\$179.85



**Available only on children
and grandchildren of
employee:**

Age on App. Date Full-Term Newborn to 23 years	\$1.15 weekly	\$2.30 weekly
	Coverage Amount \$10,000	Coverage Amount \$20,000

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BI-WEEKLY PREMIUMS & INITIAL COVERAGE AMOUNTS - FPP-TI

Age on App. Date	\$12 Bi-weekly Initial Coverage Amount	\$14 Bi-weekly Initial Coverage Amount	\$16 Bi-weekly Initial Coverage Amount	\$18 Bi-weekly Initial Coverage Amount	\$20 Bi-weekly Initial Coverage Amount	\$22 Bi-weekly Initial Coverage Amount	\$24 Bi-weekly Initial Coverage Amount
18-20	\$76,696	\$92,035	\$107,375	\$122,714	\$138,053		
21	\$76,696	\$92,035	\$107,375	\$122,714	\$138,053		
22	\$76,696	\$92,035	\$107,375	\$122,714	\$138,053		
23	\$76,696	\$92,035	\$107,375	\$122,714	\$138,053		
24	\$76,696	\$92,035	\$107,375	\$122,714	\$138,053		
25	\$76,696	\$92,035	\$107,375	\$122,714	\$138,053		
26	\$76,246	\$91,496	\$106,745	\$121,994	\$137,243		
27	\$74,928	\$89,914	\$104,899	\$119,885	\$134,870	\$149,856	
28	\$72,829	\$87,395	\$101,961	\$116,527	\$131,092	\$145,658	
29	\$69,892	\$83,871	\$97,849	\$111,828	\$125,806	\$139,785	
30	\$66,496	\$79,795	\$93,095	\$106,394	\$119,693	\$132,992	\$146,292
31	\$63,107	\$75,728	\$88,350	\$100,971	\$113,592	\$126,214	\$138,835
32	\$59,770	\$71,724	\$83,678	\$95,632	\$107,586	\$119,540	\$131,494
33	\$56,399	\$67,679	\$78,959	\$90,239	\$101,518	\$112,798	\$124,078
34	\$53,061	\$63,673	\$74,286	\$84,898	\$95,510	\$106,122	\$116,735
35	\$49,808	\$59,770	\$69,732	\$79,693	\$89,655	\$99,617	\$109,579
36	\$46,679	\$56,014	\$65,350	\$74,686	\$84,022	\$93,357	\$102,693
37	\$43,697	\$52,437	\$61,176	\$69,916	\$78,655	\$87,395	\$96,134
38	\$40,881	\$49,057	\$57,233	\$65,409	\$73,585	\$81,761	\$89,937
39	\$38,179	\$45,815	\$53,451	\$61,087	\$68,722	\$76,358	\$83,994
40	\$35,616	\$42,740	\$49,863	\$56,986	\$64,110	\$71,233	\$78,356
41	\$33,121	\$39,745	\$46,369	\$52,994	\$59,618	\$66,242	\$72,866
42	\$30,769	\$36,923	\$43,077	\$49,231	\$55,385	\$61,538	\$67,692
43	\$28,634	\$34,361	\$40,088	\$45,815	\$51,542	\$57,269	\$62,996
44	\$26,694	\$32,033	\$37,372	\$42,710	\$48,049	\$53,388	\$58,727
45	\$24,928	\$29,914	\$34,899	\$39,885	\$44,871	\$49,856	\$54,842
46	\$23,339	\$28,007	\$32,675	\$37,343	\$42,011	\$46,679	\$51,346
47	\$21,904	\$26,285	\$30,666	\$35,046	\$39,427	\$43,808	\$48,189
48	\$20,586	\$24,703	\$28,820	\$32,937	\$37,055	\$41,172	\$45,289
49	\$19,345	\$23,214	\$27,083	\$30,952	\$34,821	\$38,690	\$42,560
50	\$18,144	\$21,773	\$25,401	\$29,030	\$32,659	\$36,288	\$39,916
51	\$16,949	\$20,339	\$23,729	\$27,119	\$30,508	\$33,898	\$37,288
52	\$15,758	\$18,909	\$22,061	\$25,212	\$28,364	\$31,515	\$34,667
53	\$14,599	\$17,518	\$20,438	\$23,358	\$26,277	\$29,197	\$32,117
54	\$13,492	\$16,191	\$18,889	\$21,588	\$24,286	\$26,985	\$29,683
55	\$12,476	\$14,971	\$17,466	\$19,962	\$22,457	\$24,952	\$27,447
56	\$11,556	\$13,867	\$16,178	\$18,489	\$20,800	\$23,111	\$25,422
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59	\$9,353	\$11,223	\$13,094	\$14,964	\$16,835	\$18,705	\$20,576
60	\$8,754	\$10,505	\$12,256	\$14,007	\$15,758	\$17,508	\$19,259
61	\$8,207	\$9,848	\$11,490	\$13,131	\$14,773	\$16,414	\$18,056
62	\$7,701	\$9,242	\$10,782	\$12,322	\$13,863	\$15,403	\$16,943
63	\$7,224	\$8,669	\$10,114	\$11,559	\$13,004	\$14,448	\$15,893
64	\$6,767	\$8,121	\$9,474	\$10,828	\$12,181	\$13,535	\$14,888
65	\$6,318	\$7,582	\$8,846	\$10,109	\$11,373	\$12,637	\$13,900
66		\$7,046	\$8,220	\$9,395	\$10,569	\$11,743	\$12,918
67		\$6,512	\$7,598	\$8,683	\$9,768	\$10,854	\$11,939
68			\$6,995	\$7,994	\$8,993	\$9,992	\$10,992
69			\$6,417	\$7,334	\$8,251	\$9,168	\$10,085
70				\$6,710	\$7,548	\$8,387	\$9,226



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	\$2.30 bi-weekly	\$4.60 bi-weekly
Age on App. Date Full-Term Newborn to 23 years	Coverage Amount \$10,000	Coverage Amount \$20,000

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Age on App. Date	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
18	\$3.30	\$5.26	\$8.52	\$11.78	\$15.04	\$18.30	\$21.56
19	\$3.30	\$5.26	\$8.52	\$11.78	\$15.04	\$18.30	\$21.56
20	\$3.30	\$5.26	\$8.52	\$11.78	\$15.04	\$18.30	\$21.56
21	\$3.30	\$5.26	\$8.52	\$11.78	\$15.04	\$18.30	\$21.56
22	\$3.30	\$5.26	\$8.52	\$11.78	\$15.04	\$18.30	\$21.56
23	\$3.30	\$5.26	\$8.52	\$11.78	\$15.04	\$18.30	\$21.56
24	\$3.30	\$5.26	\$8.52	\$11.78	\$15.04	\$18.30	\$21.56
25	\$3.30	\$5.26	\$8.52	\$11.78	\$15.04	\$18.30	\$21.56
26	\$3.31	\$5.28	\$8.56	\$11.84	\$15.12	\$18.39	\$21.67
27	\$3.33	\$5.34	\$8.67	\$12.01	\$15.35	\$18.68	\$22.02
28	\$3.37	\$5.43	\$8.87	\$12.30	\$15.73	\$19.16	\$22.60
29	\$3.43	\$5.58	\$9.15	\$12.73	\$16.31	\$19.88	\$23.46
30	\$3.50	\$5.76	\$9.52	\$13.28	\$17.04	\$20.80	\$24.56
31	\$3.58	\$5.96	\$9.92	\$13.88	\$17.85	\$21.81	\$25.77
32	\$3.67	\$6.18	\$10.37	\$14.55	\$18.73	\$22.91	\$27.10
33	\$3.77	\$6.43	\$10.87	\$15.30	\$19.73	\$24.16	\$28.60
34	\$3.88	\$6.71	\$11.42	\$16.13	\$20.85	\$25.56	\$30.27
35	\$4.01	\$7.02	\$12.04	\$17.06	\$22.08	\$27.10	\$32.12
36	\$4.14	\$7.36	\$12.71	\$18.07	\$23.42	\$28.78	\$34.13
37	\$4.29	\$7.72	\$13.44	\$19.16	\$24.88	\$30.61	\$36.33
38	\$4.45	\$8.12	\$14.23	\$20.35	\$26.46	\$32.58	\$38.69
39	\$4.62	\$8.55	\$15.10	\$21.64	\$28.19	\$34.74	\$41.29
40	\$4.81	\$9.02	\$16.04	\$23.06	\$30.08	\$37.10	\$44.12
41	\$5.02	\$9.55	\$17.10	\$24.64	\$32.19	\$39.74	\$47.29
42	\$5.25	\$10.13	\$18.25	\$26.38	\$34.50	\$42.63	\$50.75
43	\$5.49	\$10.73	\$19.46	\$28.19	\$36.92	\$45.65	\$54.38
44	\$5.75	\$11.37	\$20.73	\$30.10	\$39.46	\$48.83	\$58.19
45	\$6.01	\$12.03	\$22.06	\$32.09	\$42.12	\$52.14	\$62.17
46	\$6.28	\$12.71	\$23.42	\$34.13	\$44.85	\$55.56	\$66.27
47	\$6.57	\$13.41	\$24.83	\$36.24	\$47.65	\$59.07	\$70.48
48	\$6.86	\$14.14	\$26.29	\$38.43	\$50.58	\$62.72	\$74.87
49	\$7.17	\$14.92	\$27.85	\$40.77	\$53.69	\$66.62	\$79.54
50	\$7.51	\$15.78	\$29.56	\$43.34	\$57.12	\$70.89	\$84.67
51	\$7.90	\$16.75	\$31.50	\$46.25	\$61.00	\$75.75	\$90.50
52	\$8.35	\$17.87	\$33.73	\$49.60	\$65.46	\$81.33	\$97.19
53	\$8.85	\$19.13	\$36.25	\$53.38	\$70.50	\$87.63	\$104.75
54	\$9.41	\$20.53	\$39.06	\$57.59	\$76.12	\$94.64	\$113.17
55	\$10.02	\$22.04	\$42.08	\$62.12	\$82.15	\$102.19	\$122.23
56	\$10.65	\$23.63	\$45.27	\$66.90	\$88.54	\$110.17	\$131.81
57	\$11.32	\$25.29	\$48.58	\$71.87	\$95.15	\$118.44	\$141.73
58	\$11.99	\$26.98	\$51.96	\$76.94	\$101.92	\$126.90	\$151.88
59	\$12.69	\$28.73	\$55.46	\$82.19	\$108.92	\$135.65	\$162.38
60	\$13.42	\$30.56	\$59.12	\$87.67	\$116.23	\$144.79	\$173.35
61	\$14.18	\$32.46	\$62.92	\$93.38	\$123.85	\$154.31	\$184.77
62	\$14.98	\$34.46	\$66.92	\$99.38	\$131.85	\$164.31	\$196.77
63	\$15.84	\$36.61	\$71.21	\$105.82	\$140.42	\$175.03	\$209.63
64	\$16.78	\$38.94	\$75.88	\$112.83	\$149.77	\$186.71	\$223.65
65	\$17.83	\$41.57	\$81.13	\$120.70	\$160.27	\$199.84	\$239.40
66	\$19.03	\$44.58	\$87.15	\$129.73	\$172.31	\$214.88	\$257.46
67	\$20.43	\$48.07	\$94.13	\$140.20	\$186.27	\$232.34	\$278.40
68	\$22.02	\$52.04	\$102.08	\$152.12	\$202.15	\$252.19	\$302.23
69	\$23.82	\$56.54	\$111.08	\$165.62	\$220.15	\$274.69	\$329.23
70	\$25.85	\$61.62	\$121.23	\$180.85	\$240.46	\$300.08	\$359.69



Available only on children and grandchildren of employee:

Age on App. Date Full-Term Newborn to 23 years	\$2.30 bi-weekly	\$4.60 bi-weekly
	Coverage Amount \$10,000	Coverage Amount \$20,000

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SEMI-MONTHLY PREMIUMS & INITIAL COVERAGE AMOUNTS - FPP-TI

Age on App. Date	\$10 Semi-monthly Initial Coverage Amount	\$12.50 Semi-monthly Initial Coverage Amount	\$15 Semi-monthly Initial Coverage Amount	\$17.50 Semi-monthly Initial Coverage Amount	\$20 Semi-monthly Initial Coverage Amount	\$22.50 Semi-monthly Initial Coverage Amount	\$25 Semi-monthly Initial Coverage Amount
18-20	\$55,457	\$73,156	\$90,855	\$108,555	\$126,254	\$143,953	
21	\$55,457	\$73,156	\$90,855	\$108,555	\$126,254	\$143,953	
22	\$55,457	\$73,156	\$90,855	\$108,555	\$126,254	\$143,953	
23	\$55,457	\$73,156	\$90,855	\$108,555	\$126,254	\$143,953	
24	\$55,457	\$73,156	\$90,855	\$108,555	\$126,254	\$143,953	
25	\$55,457	\$73,156	\$90,855	\$108,555	\$126,254	\$143,953	
26	\$55,132	\$72,727	\$90,323	\$107,918	\$125,513	\$143,109	
27	\$54,179	\$71,470	\$88,761	\$106,052	\$123,343	\$140,634	
28	\$52,661	\$69,468	\$86,275	\$103,081	\$119,888	\$136,695	
29	\$50,538	\$66,667	\$82,796	\$98,925	\$115,054	\$131,183	\$147,312
30	\$48,082	\$63,427	\$78,772	\$94,118	\$109,463	\$124,808	\$140,153
31	\$45,631	\$60,194	\$74,757	\$89,320	\$103,883	\$118,447	\$133,010
32	\$43,218	\$57,011	\$70,805	\$84,598	\$98,391	\$112,184	\$125,977
33	\$40,781	\$53,796	\$66,811	\$79,826	\$92,842	\$105,857	\$118,872
34	\$38,367	\$50,612	\$62,857	\$75,102	\$87,347	\$99,592	\$111,837
35	\$36,015	\$47,510	\$59,004	\$70,498	\$81,992	\$93,487	\$104,981
36	\$33,752	\$44,524	\$55,296	\$66,068	\$76,840	\$87,612	\$98,384
37	\$31,597	\$41,681	\$51,765	\$61,849	\$71,933	\$82,017	\$92,101
38	\$29,560	\$38,994	\$48,428	\$57,862	\$67,296	\$76,730	\$86,164
39	\$27,606	\$36,417	\$45,228	\$54,038	\$62,849	\$71,659	\$80,470
40	\$25,753	\$33,973	\$42,192	\$50,411	\$58,630	\$66,849	\$75,068
41	\$23,949	\$31,592	\$39,236	\$46,879	\$54,522	\$62,166	\$69,809
42	\$22,249	\$29,349	\$36,450	\$43,550	\$50,651	\$57,751	\$64,852
43	\$20,705	\$27,313	\$33,921	\$40,529	\$47,137	\$53,744	\$60,352
44	\$19,302	\$25,462	\$31,622	\$37,782	\$43,943	\$50,103	\$56,263
45	\$18,025	\$23,778	\$29,530	\$35,283	\$41,035	\$46,788	\$52,541
46	\$16,876	\$22,262	\$27,648	\$33,034	\$38,420	\$43,806	\$49,192
47	\$15,838	\$20,893	\$25,948	\$31,003	\$36,057	\$41,112	\$46,167
48	\$14,885	\$19,636	\$24,386	\$29,137	\$33,888	\$38,638	\$43,389
49	\$13,988	\$18,452	\$22,917	\$27,381	\$31,845	\$36,310	\$40,774
50	\$13,119	\$17,306	\$21,493	\$25,680	\$29,867	\$34,054	\$38,241
51	\$12,256	\$16,167	\$20,078	\$23,990	\$27,901	\$31,812	\$35,724
52	\$11,394	\$15,030	\$18,667	\$22,303	\$25,939	\$29,576	\$33,212
53	\$10,556	\$13,925	\$17,294	\$20,663	\$24,031	\$27,400	\$30,769
54	\$9,756	\$12,870	\$15,983	\$19,097	\$22,211	\$25,324	\$28,438
55	\$9,021	\$11,900	\$14,779	\$17,658	\$20,537	\$23,417	\$26,296
56	\$8,356	\$11,022	\$13,689	\$16,356	\$19,022	\$21,689	\$24,356
57	\$7,762	\$10,239	\$12,717	\$15,194	\$17,671	\$20,149	\$22,626
58	\$7,236	\$9,546	\$11,855	\$14,165	\$16,474	\$18,784	\$21,093
59	\$6,763	\$8,921	\$11,079	\$13,237	\$15,396	\$17,554	\$19,712
60	\$6,330	\$8,350	\$10,370	\$12,391	\$14,411	\$16,431	\$18,451
61		\$7,828	\$9,722	\$11,616	\$13,510	\$15,404	\$17,298
62		\$7,346	\$9,123	\$10,900	\$12,678	\$14,455	\$16,232
63		\$6,891	\$8,558	\$10,225	\$11,892	\$13,559	\$15,226
64		\$6,455	\$8,017	\$9,578	\$11,140	\$12,702	\$14,263
65		\$6,027	\$7,485	\$8,943	\$10,401	\$11,859	\$13,317
66			\$6,956	\$8,311	\$9,666	\$11,021	\$12,376
67			\$6,429	\$7,681	\$8,933	\$10,186	\$11,438
68				\$7,071	\$8,224	\$9,377	\$10,530
69				\$6,488	\$7,546	\$8,604	\$9,661
70					\$6,903	\$7,871	\$8,839



Available only on children and grandchildren of employee:

	\$2.49 semi-monthly	\$4.98 semi-monthly
Age on App. Date Full-Term Newborn to 23 years	Coverage Amount \$10,000	Coverage Amount \$20,000

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SEMI-MONTHLY PREMIUMS & INITIAL COVERAGE AMOUNTS - FPP-TI

Age on App. Date	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
18	\$3.58	\$5.70	\$9.23	\$12.76	\$16.29	\$19.82	\$23.35
19	\$3.58	\$5.70	\$9.23	\$12.76	\$16.29	\$19.82	\$23.35
20	\$3.58	\$5.70	\$9.23	\$12.76	\$16.29	\$19.82	\$23.35
21	\$3.58	\$5.70	\$9.23	\$12.76	\$16.29	\$19.82	\$23.35
22	\$3.58	\$5.70	\$9.23	\$12.76	\$16.29	\$19.82	\$23.35
23	\$3.58	\$5.70	\$9.23	\$12.76	\$16.29	\$19.82	\$23.35
24	\$3.58	\$5.70	\$9.23	\$12.76	\$16.29	\$19.82	\$23.35
25	\$3.58	\$5.70	\$9.23	\$12.76	\$16.29	\$19.82	\$23.35
26	\$3.59	\$5.72	\$9.27	\$12.82	\$16.38	\$19.93	\$23.48
27	\$3.61	\$5.78	\$9.40	\$13.01	\$16.63	\$20.24	\$23.85
28	\$3.65	\$5.89	\$9.60	\$13.32	\$17.04	\$20.76	\$24.48
29	\$3.72	\$6.04	\$9.92	\$13.79	\$17.67	\$21.54	\$25.42
30	\$3.80	\$6.24	\$10.31	\$14.39	\$18.46	\$22.53	\$26.60
31	\$3.88	\$6.46	\$10.75	\$15.04	\$19.33	\$23.63	\$27.92
32	\$3.98	\$6.70	\$11.23	\$15.76	\$20.29	\$24.82	\$29.35
33	\$4.09	\$6.97	\$11.77	\$16.57	\$21.38	\$26.18	\$30.98
34	\$4.21	\$7.27	\$12.38	\$17.48	\$22.58	\$27.69	\$32.79
35	\$4.34	\$7.60	\$13.04	\$18.48	\$23.92	\$29.35	\$34.79
36	\$4.49	\$7.97	\$13.77	\$19.57	\$25.38	\$31.18	\$36.98
37	\$4.65	\$8.36	\$14.56	\$20.76	\$26.96	\$33.16	\$39.35
38	\$4.82	\$8.79	\$15.42	\$22.04	\$28.67	\$35.29	\$41.92
39	\$5.00	\$9.26	\$16.35	\$23.45	\$30.54	\$37.64	\$44.73
40	\$5.21	\$9.77	\$17.38	\$24.98	\$32.58	\$40.19	\$47.79
41	\$5.44	\$10.34	\$18.52	\$26.70	\$34.88	\$43.05	\$51.23
42	\$5.69	\$10.97	\$19.77	\$28.57	\$37.38	\$46.18	\$54.98
43	\$5.95	\$11.63	\$21.08	\$30.54	\$40.00	\$49.46	\$58.92
44	\$6.23	\$12.31	\$22.46	\$32.60	\$42.75	\$52.90	\$63.04
45	\$6.51	\$13.03	\$23.90	\$34.76	\$45.63	\$56.49	\$67.35
46	\$6.81	\$13.77	\$25.38	\$36.98	\$48.58	\$60.19	\$71.79
47	\$7.11	\$14.53	\$26.90	\$39.26	\$51.63	\$63.99	\$76.35
48	\$7.43	\$15.32	\$28.48	\$41.64	\$54.79	\$67.95	\$81.10
49	\$7.77	\$16.17	\$30.17	\$44.17	\$58.17	\$72.17	\$86.17
50	\$8.14	\$17.09	\$32.02	\$46.95	\$61.88	\$76.80	\$91.73
51	\$8.56	\$18.15	\$34.13	\$50.10	\$66.08	\$82.06	\$98.04
52	\$9.04	\$19.35	\$36.54	\$53.73	\$70.92	\$88.10	\$105.29
53	\$9.59	\$20.72	\$39.27	\$57.82	\$76.38	\$94.93	\$113.48
54	\$10.20	\$22.24	\$42.31	\$62.39	\$82.46	\$102.53	\$122.60
55	\$10.85	\$23.88	\$45.58	\$67.29	\$89.00	\$110.71	\$132.42
56	\$11.54	\$25.60	\$49.04	\$72.48	\$95.92	\$119.35	\$142.79
57	\$12.26	\$27.40	\$52.63	\$77.85	\$103.08	\$128.31	\$153.54
58	\$12.99	\$29.23	\$56.29	\$83.35	\$110.42	\$137.48	\$164.54
59	\$13.75	\$31.13	\$60.08	\$89.04	\$118.00	\$146.96	\$175.92
60	\$14.54	\$33.10	\$64.04	\$94.98	\$125.92	\$156.85	\$187.79
61	\$15.37	\$35.17	\$68.17	\$101.17	\$134.17	\$167.17	\$200.17
62	\$16.23	\$37.33	\$72.50	\$107.67	\$142.83	\$178.00	\$213.17
63	\$17.16	\$39.66	\$77.15	\$114.64	\$152.13	\$189.61	\$227.10
64	\$18.18	\$42.19	\$82.21	\$122.23	\$162.25	\$202.27	\$242.29
65	\$19.31	\$45.03	\$87.90	\$130.76	\$173.63	\$216.49	\$259.35
66	\$20.62	\$48.29	\$94.42	\$140.54	\$186.67	\$232.79	\$278.92
67	\$22.13	\$52.07	\$101.98	\$151.89	\$201.79	\$251.70	\$301.60
68	\$23.85	\$56.38	\$110.58	\$164.79	\$219.00	\$273.21	\$327.42
69	\$25.80	\$61.25	\$120.33	\$179.42	\$238.50	\$297.58	\$356.67
70	\$28.00	\$66.75	\$131.33	\$195.92	\$260.50	\$325.08	\$389.67



Available only on children and grandchildren of employee:

Age on App. Date Full-Term Newborn to 23 years	\$2.49 semi-monthly	\$4.98 semi-monthly
	Coverage Amount \$10,000	Coverage Amount \$20,000

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MONTHLY PREMIUMS & INITIAL COVERAGE AMOUNTS - FPP-TI

Age on App. Date	\$20 Monthly Initial Coverage Amount	\$25 Monthly Initial Coverage Amount	\$30 Monthly Initial Coverage Amount	\$35 Monthly Initial Coverage Amount	\$40 Monthly Initial Coverage Amount	\$45 Monthly Initial Coverage Amount	\$50 Monthly Initial Coverage Amount
18-20	\$55,457	\$73,156	\$90,855	\$108,555	\$126,254	\$143,953	
21	\$55,457	\$73,156	\$90,855	\$108,555	\$126,254	\$143,953	
22	\$55,457	\$73,156	\$90,855	\$108,555	\$126,254	\$143,953	
23	\$55,457	\$73,156	\$90,855	\$108,555	\$126,254	\$143,953	
24	\$55,457	\$73,156	\$90,855	\$108,555	\$126,254	\$143,953	
25	\$55,457	\$73,156	\$90,855	\$108,555	\$126,254	\$143,953	
26	\$55,132	\$72,727	\$90,323	\$107,918	\$125,513	\$143,109	
27	\$54,179	\$71,470	\$88,761	\$106,052	\$123,343	\$140,634	
28	\$52,661	\$69,468	\$86,275	\$103,081	\$119,888	\$136,695	
29	\$50,538	\$66,667	\$82,796	\$98,925	\$115,054	\$131,183	\$147,312
30	\$48,082	\$63,427	\$78,772	\$94,118	\$109,463	\$124,808	\$140,153
31	\$45,631	\$60,194	\$74,757	\$89,320	\$103,883	\$118,447	\$133,010
32	\$43,218	\$57,011	\$70,805	\$84,598	\$98,391	\$112,184	\$125,977
33	\$40,781	\$53,796	\$66,811	\$79,826	\$92,842	\$105,857	\$118,872
34	\$38,367	\$50,612	\$62,857	\$75,102	\$87,347	\$99,592	\$111,837
35	\$36,015	\$47,510	\$59,004	\$70,498	\$81,992	\$93,487	\$104,981
36	\$33,752	\$44,524	\$55,296	\$66,068	\$76,840	\$87,612	\$98,384
37	\$31,597	\$41,681	\$51,765	\$61,849	\$71,933	\$82,017	\$92,101
38	\$29,560	\$38,994	\$48,428	\$57,862	\$67,296	\$76,730	\$86,164
39	\$27,606	\$36,417	\$45,228	\$54,038	\$62,849	\$71,659	\$80,470
40	\$25,753	\$33,973	\$42,192	\$50,411	\$58,630	\$66,849	\$75,068
41	\$23,949	\$31,592	\$39,236	\$46,879	\$54,522	\$62,166	\$69,809
42	\$22,249	\$29,349	\$36,450	\$43,550	\$50,651	\$57,751	\$64,852
43	\$20,705	\$27,313	\$33,921	\$40,529	\$47,137	\$53,744	\$60,352
44	\$19,302	\$25,462	\$31,622	\$37,782	\$43,943	\$50,103	\$56,263
45	\$18,025	\$23,778	\$29,530	\$35,283	\$41,035	\$46,788	\$52,541
46	\$16,876	\$22,262	\$27,648	\$33,034	\$38,420	\$43,806	\$49,192
47	\$15,838	\$20,893	\$25,948	\$31,003	\$36,057	\$41,112	\$46,167
48	\$14,885	\$19,636	\$24,386	\$29,137	\$33,888	\$38,638	\$43,389
49	\$13,988	\$18,452	\$22,917	\$27,381	\$31,845	\$36,310	\$40,774
50	\$13,119	\$17,306	\$21,493	\$25,680	\$29,867	\$34,054	\$38,241
51	\$12,256	\$16,167	\$20,078	\$23,990	\$27,901	\$31,812	\$35,724
52	\$11,394	\$15,030	\$18,667	\$22,303	\$25,939	\$29,576	\$33,212
53	\$10,556	\$13,925	\$17,294	\$20,663	\$24,031	\$27,400	\$30,769
54	\$9,756	\$12,870	\$15,983	\$19,097	\$22,211	\$25,324	\$28,438
55	\$9,021	\$11,900	\$14,779	\$17,658	\$20,537	\$23,417	\$26,296
56	\$8,356	\$11,022	\$13,689	\$16,356	\$19,022	\$21,689	\$24,356
57	\$7,762	\$10,239	\$12,717	\$15,194	\$17,671	\$20,149	\$22,626
58	\$7,236	\$9,546	\$11,855	\$14,165	\$16,474	\$18,784	\$21,093
59	\$6,763	\$8,921	\$11,079	\$13,237	\$15,396	\$17,554	\$19,712
60	\$6,330	\$8,350	\$10,370	\$12,391	\$14,411	\$16,431	\$18,451
61		\$7,828	\$9,722	\$11,616	\$13,510	\$15,404	\$17,298
62		\$7,346	\$9,123	\$10,900	\$12,678	\$14,455	\$16,232
63		\$6,891	\$8,558	\$10,225	\$11,892	\$13,559	\$15,226
64		\$6,455	\$8,017	\$9,578	\$11,140	\$12,702	\$14,263
65		\$6,027	\$7,485	\$8,943	\$10,401	\$11,859	\$13,317
66			\$6,956	\$8,311	\$9,666	\$11,021	\$12,376
67			\$6,429	\$7,681	\$8,933	\$10,186	\$11,438
68				\$7,071	\$8,224	\$9,377	\$10,530
69				\$6,488	\$7,546	\$8,604	\$9,661
70					\$6,903	\$7,871	\$8,839



Available only on children and grandchildren of employee:

Age on App. Date	\$4.98 monthly	\$9.97 monthly
	Coverage Amount \$10,000	Coverage Amount \$20,000
Full-Term Newborn to 23 years		

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MONTHLY PREMIUMS & INITIAL COVERAGE AMOUNTS - FPP-TI

Age on App. Date	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
18	\$7.16	\$11.40	\$18.46	\$25.52	\$32.58	\$39.65	\$46.71
19	\$7.16	\$11.40	\$18.46	\$25.52	\$32.58	\$39.65	\$46.71
20	\$7.16	\$11.40	\$18.46	\$25.52	\$32.58	\$39.65	\$46.71
21	\$7.16	\$11.40	\$18.46	\$25.52	\$32.58	\$39.65	\$46.71
22	\$7.16	\$11.40	\$18.46	\$25.52	\$32.58	\$39.65	\$46.71
23	\$7.16	\$11.40	\$18.46	\$25.52	\$32.58	\$39.65	\$46.71
24	\$7.16	\$11.40	\$18.46	\$25.52	\$32.58	\$39.65	\$46.71
25	\$7.16	\$11.40	\$18.46	\$25.52	\$32.58	\$39.65	\$46.71
26	\$7.18	\$11.44	\$18.54	\$25.65	\$32.75	\$39.85	\$46.96
27	\$7.23	\$11.56	\$18.79	\$26.02	\$33.25	\$40.48	\$47.71
28	\$7.31	\$11.77	\$19.21	\$26.65	\$34.08	\$41.52	\$48.96
29	\$7.43	\$12.08	\$19.83	\$27.58	\$35.33	\$43.08	\$50.83
30	\$7.59	\$12.48	\$20.63	\$28.77	\$36.92	\$45.06	\$53.21
31	\$7.77	\$12.92	\$21.50	\$30.08	\$38.67	\$47.25	\$55.83
32	\$7.96	\$13.40	\$22.46	\$31.52	\$40.58	\$49.65	\$58.71
33	\$8.18	\$13.94	\$23.54	\$33.15	\$42.75	\$52.35	\$61.96
34	\$8.42	\$14.54	\$24.75	\$34.96	\$45.17	\$55.38	\$65.58
35	\$8.68	\$15.21	\$26.08	\$36.96	\$47.83	\$58.71	\$69.58
36	\$8.98	\$15.94	\$27.54	\$39.15	\$50.75	\$62.35	\$73.96
37	\$9.29	\$16.73	\$29.13	\$41.52	\$53.92	\$66.31	\$78.71
38	\$9.63	\$17.58	\$30.83	\$44.08	\$57.33	\$70.58	\$83.83
39	\$10.01	\$18.52	\$32.71	\$46.90	\$61.08	\$75.27	\$89.46
40	\$10.42	\$19.54	\$34.75	\$49.96	\$65.17	\$80.38	\$95.58
41	\$10.88	\$20.69	\$37.04	\$53.40	\$69.75	\$86.10	\$102.46
42	\$11.38	\$21.94	\$39.54	\$57.15	\$74.75	\$92.35	\$109.96
43	\$11.90	\$23.25	\$42.17	\$61.08	\$80.00	\$98.92	\$117.83
44	\$12.45	\$24.63	\$44.92	\$65.21	\$85.50	\$105.79	\$126.08
45	\$13.03	\$26.06	\$47.79	\$69.52	\$91.25	\$112.98	\$134.71
46	\$13.62	\$27.54	\$50.75	\$73.96	\$97.17	\$120.38	\$143.58
47	\$14.23	\$29.06	\$53.79	\$78.52	\$103.25	\$127.98	\$152.71
48	\$14.86	\$30.65	\$56.96	\$83.27	\$109.58	\$135.90	\$162.21
49	\$15.53	\$32.33	\$60.33	\$88.33	\$116.33	\$144.33	\$172.33
50	\$16.28	\$34.19	\$64.04	\$93.90	\$123.75	\$153.60	\$183.46
51	\$17.12	\$36.29	\$68.25	\$100.21	\$132.17	\$164.13	\$196.08
52	\$18.08	\$38.71	\$73.08	\$107.46	\$141.83	\$176.21	\$210.58
53	\$19.18	\$41.44	\$78.54	\$115.65	\$152.75	\$189.85	\$226.96
54	\$20.39	\$44.48	\$84.63	\$124.77	\$164.92	\$205.06	\$245.21
55	\$21.70	\$47.75	\$91.17	\$134.58	\$178.00	\$221.42	\$264.83
56	\$23.08	\$51.21	\$98.08	\$144.96	\$191.83	\$238.71	\$285.58
57	\$24.52	\$54.79	\$105.25	\$155.71	\$206.17	\$256.63	\$307.08
58	\$25.98	\$58.46	\$112.58	\$166.71	\$220.83	\$274.96	\$329.08
59	\$27.50	\$62.25	\$120.17	\$178.08	\$236.00	\$293.92	\$351.83
60	\$29.08	\$66.21	\$128.08	\$189.96	\$251.83	\$313.71	\$375.58
61	\$30.73	\$70.33	\$136.33	\$202.33	\$268.33	\$334.33	\$400.33
62	\$32.47	\$74.67	\$145.00	\$215.33	\$285.67	\$356.00	\$426.33
63	\$34.33	\$79.31	\$154.29	\$229.27	\$304.25	\$379.23	\$454.21
64	\$36.35	\$84.38	\$164.42	\$244.46	\$324.50	\$404.54	\$484.58
65	\$38.63	\$90.06	\$175.79	\$261.52	\$347.25	\$432.98	\$518.71
66	\$41.23	\$96.58	\$188.83	\$281.08	\$373.33	\$465.58	\$557.83
67	\$44.26	\$104.15	\$203.96	\$303.77	\$403.58	\$503.40	\$603.21
68	\$47.70	\$112.75	\$221.17	\$329.58	\$438.00	\$546.42	\$654.83
69	\$51.60	\$122.50	\$240.67	\$358.83	\$477.00	\$595.17	\$713.33
70	\$56.00	\$133.50	\$262.67	\$391.83	\$521.00	\$650.17	\$779.33



**Available only on children
and grandchildren of
employee:**

Age on App. Date Full-Term Newborn to 23 years	\$4.98 monthly	\$9.97 monthly
	Coverage Amount \$10,000	Coverage Amount \$20,000

Always check the 5Star Life website (www.5Starlifeinsurance.com) if you are not sure you have the most current rates.