

Berry College
Group Critical Illness
Issue Age Rates

Annual Rate per \$1000

Issue Age	Without Cancer		With Cancer	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
15	6.12	4.20	10.56	6.84
25	6.84	4.20	12.96	7.80
30	9.72	5.52	18.48	10.20
35	14.04	7.32	26.88	14.04
40	20.64	10.20	39.24	19.92
45	28.32	14.04	55.56	27.96
50	36.96	18.72	75.60	37.92
55	47.76	25.20	100.20	51.72
60	63.72	35.16	128.88	70.68
65	78.60	47.88	156.12	92.16
70	94.44	62.40	176.76	115.56

Annual Wellness Rate per \$25

Employee and Dependent Children	9.60
Spouse	9.60

Berry College

Voluntary Benefits
Group Critical Illness

Non-Tobacco

Weekly Premiums (Issue Age Rated)

Non-Tobacco

Group Critical Illness - No Cancer											
Benefit Amount	Issue Age Less Than 25	Issue Age 25-29	Issue Age 30-34	Issue Age 35-39	Issue Age 40-44	Issue Age 45-49	Issue Age 50-54	Issue Age 55-59	Issue Age 60-64	Issue Age 65-69	Issue Age 70 or over
5,000	0.40	0.40	0.53	0.70	0.98	1.35	1.80	2.42	3.38	4.60	6.00
6,000	0.48	0.48	0.64	0.84	1.18	1.62	2.16	2.91	4.06	5.52	7.20
7,000	0.57	0.57	0.74	0.99	1.37	1.89	2.52	3.39	4.73	6.45	8.40
8,000	0.65	0.65	0.85	1.13	1.57	2.16	2.88	3.88	5.41	7.37	9.60
9,000	0.73	0.73	0.96	1.27	1.77	2.43	3.24	4.36	6.09	8.29	10.80
10,000	0.81	0.81	1.06	1.41	1.96	2.70	3.60	4.85	6.76	9.21	12.00
11,000	0.89	0.89	1.17	1.55	2.16	2.97	3.96	5.33	7.44	10.13	13.20
12,000	0.97	0.97	1.27	1.69	2.35	3.24	4.32	5.82	8.11	11.05	14.40
13,000	1.05	1.05	1.38	1.83	2.55	3.51	4.68	6.30	8.79	11.97	15.60
14,000	1.13	1.13	1.49	1.97	2.75	3.78	5.04	6.78	9.47	12.89	16.80
15,000	1.21	1.21	1.59	2.11	2.94	4.05	5.40	7.27	10.14	13.81	18.00
16,000	1.29	1.29	1.70	2.25	3.14	4.32	5.76	7.75	10.82	14.73	19.20
17,000	1.37	1.37	1.80	2.39	3.33	4.59	6.12	8.24	11.49	15.65	20.40
18,000	1.45	1.45	1.91	2.53	3.53	4.86	6.48	8.72	12.17	16.57	21.60
19,000	1.53	1.53	2.02	2.67	3.73	5.13	6.84	9.21	12.85	17.49	22.80
20,000	1.62	1.62	2.12	2.82	3.92	5.40	7.20	9.69	13.52	18.42	24.00
21,000	1.70	1.70	2.23	2.96	4.12	5.67	7.56	10.18	14.20	19.34	25.20
22,000	1.78	1.78	2.34	3.10	4.32	5.94	7.92	10.66	14.88	20.26	26.40
23,000	1.86	1.86	2.44	3.24	4.51	6.21	8.28	11.15	15.55	21.18	27.60
24,000	1.94	1.94	2.55	3.38	4.71	6.48	8.64	11.63	16.23	22.10	28.80
25,000	2.02	2.02	2.65	3.52	4.90	6.75	9.00	12.12	16.90	23.02	30.00
26,000	2.10	2.10	2.76	3.66	5.10	7.02	9.36	12.60	17.58	23.94	31.20
27,000	2.18	2.18	2.87	3.80	5.30	7.29	9.72	13.08	18.26	24.86	32.40
28,000	2.26	2.26	2.97	3.94	5.49	7.56	10.08	13.57	18.93	25.78	33.60
29,000	2.34	2.34	3.08	4.08	5.69	7.83	10.44	14.05	19.61	26.70	34.80
30,000	2.42	2.42	3.18	4.22	5.88	8.10	10.80	14.54	20.28	27.62	36.00
35,000	2.83	2.83	3.72	4.93	6.87	9.45	12.60	16.96	23.67	32.23	42.00
40,000	3.23	3.23	4.25	5.63	7.85	10.80	14.40	19.38	27.05	36.83	48.00
45,000	3.63	3.63	4.78	6.33	8.83	12.15	16.20	21.81	30.43	41.43	54.00
50,000	4.04	4.04	5.31	7.04	9.81	13.50	18.00	24.23	33.81	46.04	60.00

Wellness Premium

Employee and Dependent Children 0.55
Employee, Dependent Children and Spouse 1.10

Berry College

Voluntary Benefits
Group Critical Illness

Tobacco

Weekly Premiums (Issue Age Rated)

Tobacco

Group Critical Illness - No Cancer											
Benefit Amount	Issue Age Less Than 25	Issue Age 25-29	Issue Age 30-34	Issue Age 35-39	Issue Age 40-44	Issue Age 45-49	Issue Age 50-54	Issue Age 55-59	Issue Age 60-64	Issue Age 65-69	Issue Age 70 or over
5,000	0.59	0.66	0.93	1.35	1.98	2.72	3.55	4.59	6.13	7.56	9.08
6,000	0.71	0.79	1.12	1.62	2.38	3.27	4.26	5.51	7.35	9.07	10.90
7,000	0.82	0.92	1.31	1.89	2.78	3.81	4.98	6.43	8.58	10.58	12.71
8,000	0.94	1.05	1.50	2.16	3.18	4.36	5.69	7.35	9.80	12.09	14.53
9,000	1.06	1.18	1.68	2.43	3.57	4.90	6.40	8.27	11.03	13.60	16.35
10,000	1.18	1.32	1.87	2.70	3.97	5.45	7.11	9.18	12.25	15.12	18.16
11,000	1.29	1.45	2.06	2.97	4.37	5.99	7.82	10.10	13.48	16.63	19.98
12,000	1.41	1.58	2.24	3.24	4.76	6.54	8.53	11.02	14.70	18.14	21.79
13,000	1.53	1.71	2.43	3.51	5.16	7.08	9.24	11.94	15.93	19.65	23.61
14,000	1.65	1.84	2.62	3.78	5.56	7.62	9.95	12.86	17.16	21.16	25.43
15,000	1.77	1.97	2.80	4.05	5.95	8.17	10.66	13.78	18.38	22.67	27.24
16,000	1.88	2.10	2.99	4.32	6.35	8.71	11.37	14.70	19.61	24.18	29.06
17,000	2.00	2.24	3.18	4.59	6.75	9.26	12.08	15.61	20.83	25.70	30.87
18,000	2.12	2.37	3.36	4.86	7.14	9.80	12.79	16.53	22.06	27.21	32.69
19,000	2.24	2.50	3.55	5.13	7.54	10.35	13.50	17.45	23.28	28.72	34.51
20,000	2.35	2.63	3.74	5.40	7.94	10.89	14.22	18.37	24.51	30.23	36.32
21,000	2.47	2.76	3.93	5.67	8.34	11.44	14.93	19.29	25.73	31.74	38.14
22,000	2.59	2.89	4.11	5.94	8.73	11.98	15.64	20.21	26.96	33.25	39.96
23,000	2.71	3.03	4.30	6.21	9.13	12.53	16.35	21.12	28.18	34.77	41.77
24,000	2.82	3.16	4.49	6.48	9.53	13.07	17.06	22.04	29.41	36.28	43.59
25,000	2.94	3.29	4.67	6.75	9.92	13.62	17.77	22.96	30.63	37.79	45.40
26,000	3.06	3.42	4.86	7.02	10.32	14.16	18.48	23.88	31.86	39.30	47.22
27,000	3.18	3.55	5.05	7.29	10.72	14.70	19.19	24.80	33.09	40.81	49.04
28,000	3.30	3.68	5.23	7.56	11.11	15.25	19.90	25.72	34.31	42.32	50.85
29,000	3.41	3.81	5.42	7.83	11.51	15.79	20.61	26.64	35.54	43.83	52.67
30,000	3.53	3.95	5.61	8.10	11.91	16.34	21.32	27.55	36.76	45.35	54.48
35,000	4.12	4.60	6.54	9.45	13.89	19.06	24.88	32.15	42.89	52.90	63.57
40,000	4.71	5.26	7.48	10.80	15.88	21.78	28.43	36.74	49.02	60.46	72.65
45,000	5.30	5.92	8.41	12.15	17.86	24.51	31.98	41.33	55.14	68.02	81.73
50,000	5.88	6.58	9.35	13.50	19.85	27.23	35.54	45.92	61.27	75.58	90.81

Wellness Premium

Employee and Dependent Children	0.55
Employee, Dependent Children and Spouse	1.10

Berry College

Voluntary Benefits
Group Critical Illness

Non-Tobacco

Weekly Premiums (Issue Age Rated)

Non-Tobacco

Group Critical Illness - With Cancer											
Benefit Amount	Issue Age Less Than 25	Issue Age 25-29	Issue Age 30-34	Issue Age 35-39	Issue Age 40-44	Issue Age 45-49	Issue Age 50-54	Issue Age 55-59	Issue Age 60-64	Issue Age 65-69	Issue Age 70 or over
5,000	0.66	0.75	0.98	1.35	1.92	2.69	3.65	4.97	6.80	8.86	11.11
6,000	0.79	0.90	1.18	1.62	2.30	3.23	4.38	5.97	8.16	10.63	13.33
7,000	0.92	1.05	1.37	1.89	2.68	3.76	5.10	6.96	9.51	12.41	15.56
8,000	1.05	1.20	1.57	2.16	3.06	4.30	5.83	7.96	10.87	14.18	17.78
9,000	1.18	1.35	1.77	2.43	3.45	4.84	6.56	8.95	12.23	15.95	20.00
10,000	1.32	1.50	1.96	2.70	3.83	5.38	7.29	9.95	13.59	17.72	22.22
11,000	1.45	1.65	2.16	2.97	4.21	5.91	8.02	10.94	14.95	19.50	24.45
12,000	1.58	1.80	2.35	3.24	4.60	6.45	8.75	11.94	16.31	21.27	26.67
13,000	1.71	1.95	2.55	3.51	4.98	6.99	9.48	12.93	17.67	23.04	28.89
14,000	1.84	2.10	2.75	3.78	5.36	7.53	10.21	13.92	19.03	24.81	31.11
15,000	1.97	2.25	2.94	4.05	5.75	8.07	10.94	14.92	20.39	26.58	33.33
16,000	2.10	2.40	3.14	4.32	6.13	8.60	11.67	15.91	21.75	28.36	35.56
17,000	2.24	2.55	3.33	4.59	6.51	9.14	12.40	16.91	23.11	30.13	37.78
18,000	2.37	2.70	3.53	4.86	6.90	9.68	13.13	17.90	24.47	31.90	40.00
19,000	2.50	2.85	3.73	5.13	7.28	10.22	13.86	18.90	25.83	33.67	42.22
20,000	2.63	3.00	3.92	5.40	7.66	10.75	14.58	19.89	27.18	35.45	44.45
21,000	2.76	3.15	4.12	5.67	8.04	11.29	15.31	20.89	28.54	37.22	46.67
22,000	2.89	3.30	4.32	5.94	8.43	11.83	16.04	21.88	29.90	38.99	48.89
23,000	3.03	3.45	4.51	6.21	8.81	12.37	16.77	22.88	31.26	40.76	51.11
24,000	3.16	3.60	4.71	6.48	9.19	12.90	17.50	23.87	32.62	42.54	53.34
25,000	3.29	3.75	4.90	6.75	9.58	13.44	18.23	24.87	33.98	44.31	55.56
26,000	3.42	3.90	5.10	7.02	9.96	13.98	18.96	25.86	35.34	46.08	57.78
27,000	3.55	4.05	5.30	7.29	10.34	14.52	19.69	26.85	36.70	47.85	60.00
28,000	3.68	4.20	5.49	7.56	10.73	15.06	20.42	27.85	38.06	49.62	62.22
29,000	3.81	4.35	5.69	7.83	11.11	15.59	21.15	28.84	39.42	51.40	64.45
30,000	3.95	4.50	5.88	8.10	11.49	16.13	21.88	29.84	40.78	53.17	66.67
35,000	4.60	5.25	6.87	9.45	13.41	18.82	25.52	34.81	47.57	62.03	77.78
40,000	5.26	6.00	7.85	10.80	15.32	21.51	29.17	39.78	54.37	70.89	88.89
45,000	5.92	6.75	8.83	12.15	17.24	24.20	32.82	44.76	61.17	79.75	100.00
50,000	6.58	7.50	9.81	13.50	19.15	26.88	36.46	49.73	67.96	88.62	111.12

Wellness Premium

Employee and Dependent Children 0.55
Employee, Dependent Children and Spouse 1.10

Berry College

Voluntary Benefits
Group Critical Illness

Tobacco

Weekly Premiums (Issue Age Rated)

Tobacco

Group Critical Illness - With Cancer											
Benefit Amount	Issue Age Less Than 25	Issue Age 25-29	Issue Age 30-34	Issue Age 35-39	Issue Age 40-44	Issue Age 45-49	Issue Age 50-54	Issue Age 55-59	Issue Age 60-64	Issue Age 65-69	Issue Age 70 or over
5,000	1.02	1.25	1.78	2.58	3.77	5.34	7.27	9.63	12.39	15.01	17.00
6,000	1.22	1.50	2.13	3.10	4.53	6.41	8.72	11.56	14.87	18.01	20.40
7,000	1.42	1.74	2.49	3.62	5.28	7.48	10.18	13.49	17.35	21.02	23.79
8,000	1.62	1.99	2.84	4.14	6.04	8.55	11.63	15.42	19.83	24.02	27.19
9,000	1.83	2.24	3.20	4.65	6.79	9.62	13.08	17.34	22.31	27.02	30.59
10,000	2.03	2.49	3.55	5.17	7.55	10.68	14.54	19.27	24.78	30.02	33.99
11,000	2.23	2.74	3.91	5.69	8.30	11.75	15.99	21.20	27.26	33.03	37.39
12,000	2.44	2.99	4.26	6.20	9.06	12.82	17.45	23.12	29.74	36.03	40.79
13,000	2.64	3.24	4.62	6.72	9.81	13.89	18.90	25.05	32.22	39.03	44.19
14,000	2.84	3.49	4.98	7.24	10.56	14.96	20.35	26.98	34.70	42.03	47.59
15,000	3.05	3.74	5.33	7.75	11.32	16.03	21.81	28.90	37.18	45.03	50.99
16,000	3.25	3.99	5.69	8.27	12.07	17.10	23.26	30.83	39.66	48.04	54.39
17,000	3.45	4.24	6.04	8.79	12.83	18.16	24.72	32.76	42.13	51.04	57.79
18,000	3.66	4.49	6.40	9.30	13.58	19.23	26.17	34.68	44.61	54.04	61.19
19,000	3.86	4.74	6.75	9.82	14.34	20.30	27.62	36.61	47.09	57.04	64.59
20,000	4.06	4.98	7.11	10.34	15.09	21.37	29.08	38.54	49.57	60.05	67.98
21,000	4.26	5.23	7.46	10.86	15.85	22.44	30.53	40.47	52.05	63.05	71.38
22,000	4.47	5.48	7.82	11.37	16.60	23.51	31.98	42.39	54.53	66.05	74.78
23,000	4.67	5.73	8.17	11.89	17.36	24.57	33.44	44.32	57.00	69.05	78.18
24,000	4.87	5.98	8.53	12.41	18.11	25.64	34.89	46.25	59.48	72.06	81.58
25,000	5.08	6.23	8.88	12.92	18.87	26.71	36.35	48.17	61.96	75.06	84.98
26,000	5.28	6.48	9.24	13.44	19.62	27.78	37.80	50.10	64.44	78.06	88.38
27,000	5.48	6.73	9.60	13.96	20.37	28.85	39.25	52.03	66.92	81.06	91.78
28,000	5.69	6.98	9.95	14.47	21.13	29.92	40.71	53.95	69.40	84.06	95.18
29,000	5.89	7.23	10.31	14.99	21.88	30.99	42.16	55.88	71.88	87.07	98.58
30,000	6.09	7.48	10.66	15.51	22.64	32.05	43.62	57.81	74.35	90.07	101.98
35,000	7.11	8.72	12.44	18.09	26.41	37.40	50.88	67.44	86.75	105.08	118.97
40,000	8.12	9.97	14.22	20.68	30.18	42.74	58.15	77.08	99.14	120.09	135.97
45,000	9.14	11.22	15.99	23.26	33.96	48.08	65.42	86.71	111.53	135.10	152.97
50,000	10.15	12.46	17.77	25.85	37.73	53.42	72.69	96.35	123.92	150.12	169.96

Wellness Premium

Employee and Dependent Children	0.55
Employee, Dependent Children and Spouse	1.10

Berry College

Voluntary Benefits
Group Critical Illness

Non-Tobacco

Bi-Weekly Premiums (Issue Age Rated)

Non-Tobacco

Group Critical Illness - No Cancer											
Benefit Amount	Issue Age Less Than 25	Issue Age 25-29	Issue Age 30-34	Issue Age 35-39	Issue Age 40-44	Issue Age 45-49	Issue Age 50-54	Issue Age 55-59	Issue Age 60-64	Issue Age 65-69	Issue Age 70 or over
5,000	0.81	0.81	1.06	1.41	1.96	2.70	3.60	4.85	6.76	9.21	12.00
6,000	0.97	0.97	1.27	1.69	2.35	3.24	4.32	5.82	8.11	11.05	14.40
7,000	1.13	1.13	1.49	1.97	2.75	3.78	5.04	6.78	9.47	12.89	16.80
8,000	1.29	1.29	1.70	2.25	3.14	4.32	5.76	7.75	10.82	14.73	19.20
9,000	1.45	1.45	1.91	2.53	3.53	4.86	6.48	8.72	12.17	16.57	21.60
10,000	1.62	1.62	2.12	2.82	3.92	5.40	7.20	9.69	13.52	18.42	24.00
11,000	1.78	1.78	2.34	3.10	4.32	5.94	7.92	10.66	14.88	20.26	26.40
12,000	1.94	1.94	2.55	3.38	4.71	6.48	8.64	11.63	16.23	22.10	28.80
13,000	2.10	2.10	2.76	3.66	5.10	7.02	9.36	12.60	17.58	23.94	31.20
14,000	2.26	2.26	2.97	3.94	5.49	7.56	10.08	13.57	18.93	25.78	33.60
15,000	2.42	2.42	3.18	4.22	5.88	8.10	10.80	14.54	20.28	27.62	36.00
16,000	2.58	2.58	3.40	4.50	6.28	8.64	11.52	15.51	21.64	29.46	38.40
17,000	2.75	2.75	3.61	4.79	6.67	9.18	12.24	16.48	22.99	31.31	40.80
18,000	2.91	2.91	3.82	5.07	7.06	9.72	12.96	17.45	24.34	33.15	43.20
19,000	3.07	3.07	4.03	5.35	7.45	10.26	13.68	18.42	25.69	34.99	45.60
20,000	3.23	3.23	4.25	5.63	7.85	10.80	14.40	19.38	27.05	36.83	48.00
21,000	3.39	3.39	4.46	5.91	8.24	11.34	15.12	20.35	28.40	38.67	50.40
22,000	3.55	3.55	4.67	6.19	8.63	11.88	15.84	21.32	29.75	40.51	52.80
23,000	3.72	3.72	4.88	6.48	9.02	12.42	16.56	22.29	31.10	42.36	55.20
24,000	3.88	3.88	5.10	6.76	9.42	12.96	17.28	23.26	32.46	44.20	57.60
25,000	4.04	4.04	5.31	7.04	9.81	13.50	18.00	24.23	33.81	46.04	60.00
26,000	4.20	4.20	5.52	7.32	10.20	14.04	18.72	25.20	35.16	47.88	62.40
27,000	4.36	4.36	5.73	7.60	10.59	14.58	19.44	26.17	36.51	49.72	64.80
28,000	4.52	4.52	5.94	7.88	10.98	15.12	20.16	27.14	37.86	51.56	67.20
29,000	4.68	4.68	6.16	8.16	11.38	15.66	20.88	28.11	39.22	53.40	69.60
30,000	4.85	4.85	6.37	8.45	11.77	16.20	21.60	29.08	40.57	55.25	72.00
35,000	5.65	5.65	7.43	9.85	13.73	18.90	25.20	33.92	47.33	64.45	84.00
40,000	6.46	6.46	8.49	11.26	15.69	21.60	28.80	38.77	54.09	73.66	96.00
45,000	7.27	7.27	9.55	12.67	17.65	24.30	32.40	43.62	60.85	82.87	108.00
50,000	8.08	8.08	10.62	14.08	19.62	27.00	36.00	48.46	67.62	92.08	120.00

Wellness Premium

Employee and Dependent Children 1.11
Employee, Dependent Children and Spouse 2.22

Berry College

Voluntary Benefits
Group Critical Illness

Tobacco

Bi-Weekly Premiums (Issue Age Rated)

Tobacco

Group Critical Illness - No Cancer											
Benefit Amount	Issue Age Less Than 25	Issue Age 25-29	Issue Age 30-34	Issue Age 35-39	Issue Age 40-44	Issue Age 45-49	Issue Age 50-54	Issue Age 55-59	Issue Age 60-64	Issue Age 65-69	Issue Age 70 or over
5,000	1.18	1.32	1.87	2.70	3.97	5.45	7.11	9.18	12.25	15.12	18.16
6,000	1.41	1.58	2.24	3.24	4.76	6.54	8.53	11.02	14.70	18.14	21.79
7,000	1.65	1.84	2.62	3.78	5.56	7.62	9.95	12.86	17.16	21.16	25.43
8,000	1.88	2.10	2.99	4.32	6.35	8.71	11.37	14.70	19.61	24.18	29.06
9,000	2.12	2.37	3.36	4.86	7.14	9.80	12.79	16.53	22.06	27.21	32.69
10,000	2.35	2.63	3.74	5.40	7.94	10.89	14.22	18.37	24.51	30.23	36.32
11,000	2.59	2.89	4.11	5.94	8.73	11.98	15.64	20.21	26.96	33.25	39.96
12,000	2.82	3.16	4.49	6.48	9.53	13.07	17.06	22.04	29.41	36.28	43.59
13,000	3.06	3.42	4.86	7.02	10.32	14.16	18.48	23.88	31.86	39.30	47.22
14,000	3.30	3.68	5.23	7.56	11.11	15.25	19.90	25.72	34.31	42.32	50.85
15,000	3.53	3.95	5.61	8.10	11.91	16.34	21.32	27.55	36.76	45.35	54.48
16,000	3.77	4.21	5.98	8.64	12.70	17.43	22.74	29.39	39.21	48.37	58.12
17,000	4.00	4.47	6.36	9.18	13.50	18.52	24.17	31.23	41.66	51.39	61.75
18,000	4.24	4.74	6.73	9.72	14.29	19.61	25.59	33.06	44.11	54.42	65.38
19,000	4.47	5.00	7.10	10.26	15.08	20.70	27.01	34.90	46.56	57.44	69.01
20,000	4.71	5.26	7.48	10.80	15.88	21.78	28.43	36.74	49.02	60.46	72.65
21,000	4.94	5.52	7.85	11.34	16.67	22.87	29.85	38.58	51.47	63.48	76.28
22,000	5.18	5.79	8.22	11.88	17.46	23.96	31.27	40.41	53.92	66.51	79.91
23,000	5.41	6.05	8.60	12.42	18.26	25.05	32.70	42.25	56.37	69.53	83.54
24,000	5.65	6.31	8.97	12.96	19.05	26.14	34.12	44.09	58.82	72.55	87.18
25,000	5.88	6.58	9.35	13.50	19.85	27.23	35.54	45.92	61.27	75.58	90.81
26,000	6.12	6.84	9.72	14.04	20.64	28.32	36.96	47.76	63.72	78.60	94.44
27,000	6.36	7.10	10.09	14.58	21.43	29.41	38.38	49.60	66.17	81.62	98.07
28,000	6.59	7.37	10.47	15.12	22.23	30.50	39.80	51.43	68.62	84.65	101.70
29,000	6.83	7.63	10.84	15.66	23.02	31.59	41.22	53.27	71.07	87.67	105.34
30,000	7.06	7.89	11.22	16.20	23.82	32.68	42.65	55.11	73.52	90.69	108.97
35,000	8.24	9.21	13.08	18.90	27.78	38.12	49.75	64.29	85.78	105.81	127.13
40,000	9.42	10.52	14.95	21.60	31.75	43.57	56.86	73.48	98.03	120.92	145.29
45,000	10.59	11.84	16.82	24.30	35.72	49.02	63.97	82.66	110.28	136.04	163.45
50,000	11.77	13.15	18.69	27.00	39.69	54.46	71.08	91.85	122.54	151.15	181.62

Wellness Premium

Employee and Dependent Children	1.11
Employee, Dependent Children and Spouse	2.22

Berry College

Voluntary Benefits
Group Critical Illness

Non-Tobacco

Bi-Weekly Premiums (Issue Age Rated)

Non-Tobacco

Group Critical Illness - With Cancer											
Benefit Amount	Issue Age Less Than 25	Issue Age 25-29	Issue Age 30-34	Issue Age 35-39	Issue Age 40-44	Issue Age 45-49	Issue Age 50-54	Issue Age 55-59	Issue Age 60-64	Issue Age 65-69	Issue Age 70 or over
5,000	1.32	1.50	1.96	2.70	3.83	5.38	7.29	9.95	13.59	17.72	22.22
6,000	1.58	1.80	2.35	3.24	4.60	6.45	8.75	11.94	16.31	21.27	26.67
7,000	1.84	2.10	2.75	3.78	5.36	7.53	10.21	13.92	19.03	24.81	31.11
8,000	2.10	2.40	3.14	4.32	6.13	8.60	11.67	15.91	21.75	28.36	35.56
9,000	2.37	2.70	3.53	4.86	6.90	9.68	13.13	17.90	24.47	31.90	40.00
10,000	2.63	3.00	3.92	5.40	7.66	10.75	14.58	19.89	27.18	35.45	44.45
11,000	2.89	3.30	4.32	5.94	8.43	11.83	16.04	21.88	29.90	38.99	48.89
12,000	3.16	3.60	4.71	6.48	9.19	12.90	17.50	23.87	32.62	42.54	53.34
13,000	3.42	3.90	5.10	7.02	9.96	13.98	18.96	25.86	35.34	46.08	57.78
14,000	3.68	4.20	5.49	7.56	10.73	15.06	20.42	27.85	38.06	49.62	62.22
15,000	3.95	4.50	5.88	8.10	11.49	16.13	21.88	29.84	40.78	53.17	66.67
16,000	4.21	4.80	6.28	8.64	12.26	17.21	23.34	31.83	43.50	56.71	71.11
17,000	4.47	5.10	6.67	9.18	13.02	18.28	24.79	33.82	46.21	60.26	75.56
18,000	4.74	5.40	7.06	9.72	13.79	19.36	26.25	35.81	48.93	63.80	80.00
19,000	5.00	5.70	7.45	10.26	14.56	20.43	27.71	37.80	51.65	67.35	84.45
20,000	5.26	6.00	7.85	10.80	15.32	21.51	29.17	39.78	54.37	70.89	88.89
21,000	5.52	6.30	8.24	11.34	16.09	22.58	30.63	41.77	57.09	74.44	93.34
22,000	5.79	6.60	8.63	11.88	16.86	23.66	32.09	43.76	59.81	77.98	97.78
23,000	6.05	6.90	9.02	12.42	17.62	24.73	33.54	45.75	62.52	81.53	102.23
24,000	6.31	7.20	9.42	12.96	18.39	25.81	35.00	47.74	65.24	85.07	106.67
25,000	6.58	7.50	9.81	13.50	19.15	26.88	36.46	49.73	67.96	88.62	111.12
26,000	6.84	7.80	10.20	14.04	19.92	27.96	37.92	51.72	70.68	92.16	115.56
27,000	7.10	8.10	10.59	14.58	20.69	29.04	39.38	53.71	73.40	95.70	120.00
28,000	7.37	8.40	10.98	15.12	21.45	30.11	40.84	55.70	76.12	99.25	124.45
29,000	7.63	8.70	11.38	15.66	22.22	31.19	42.30	57.69	78.84	102.79	128.89
30,000	7.89	9.00	11.77	16.20	22.98	32.26	43.75	59.68	81.55	106.34	133.34
35,000	9.21	10.50	13.73	18.90	26.82	37.64	51.05	69.62	95.15	124.06	155.56
40,000	10.52	12.00	15.69	21.60	30.65	43.02	58.34	79.57	108.74	141.78	177.78
45,000	11.84	13.50	17.65	24.30	34.48	48.39	65.63	89.52	122.33	159.51	200.01
50,000	13.15	15.00	19.62	27.00	38.31	53.77	72.92	99.46	135.92	177.23	222.23

Wellness Premium

Employee and Dependent Children	1.11
Employee, Dependent Children and Spouse	2.22

Berry College

Voluntary Benefits
Group Critical Illness

Tobacco

Bi-Weekly Premiums (Issue Age Rated)

Tobacco

Group Critical Illness - With Cancer											
Benefit Amount	Issue Age Less Than 25	Issue Age 25-29	Issue Age 30-34	Issue Age 35-39	Issue Age 40-44	Issue Age 45-49	Issue Age 50-54	Issue Age 55-59	Issue Age 60-64	Issue Age 65-69	Issue Age 70 or over
5,000	2.03	2.49	3.55	5.17	7.55	10.68	14.54	19.27	24.78	30.02	33.99
6,000	2.44	2.99	4.26	6.20	9.06	12.82	17.45	23.12	29.74	36.03	40.79
7,000	2.84	3.49	4.98	7.24	10.56	14.96	20.35	26.98	34.70	42.03	47.59
8,000	3.25	3.99	5.69	8.27	12.07	17.10	23.26	30.83	39.66	48.04	54.39
9,000	3.66	4.49	6.40	9.30	13.58	19.23	26.17	34.68	44.61	54.04	61.19
10,000	4.06	4.98	7.11	10.34	15.09	21.37	29.08	38.54	49.57	60.05	67.98
11,000	4.47	5.48	7.82	11.37	16.60	23.51	31.98	42.39	54.53	66.05	74.78
12,000	4.87	5.98	8.53	12.41	18.11	25.64	34.89	46.25	59.48	72.06	81.58
13,000	5.28	6.48	9.24	13.44	19.62	27.78	37.80	50.10	64.44	78.06	88.38
14,000	5.69	6.98	9.95	14.47	21.13	29.92	40.71	53.95	69.40	84.06	95.18
15,000	6.09	7.48	10.66	15.51	22.64	32.05	43.62	57.81	74.35	90.07	101.98
16,000	6.50	7.98	11.37	16.54	24.15	34.19	46.52	61.66	79.31	96.07	108.78
17,000	6.90	8.47	12.08	17.58	25.66	36.33	49.43	65.52	84.27	102.08	115.57
18,000	7.31	8.97	12.79	18.61	27.17	38.46	52.34	69.37	89.22	108.08	122.37
19,000	7.72	9.47	13.50	19.64	28.68	40.60	55.25	73.22	94.18	114.09	129.17
20,000	8.12	9.97	14.22	20.68	30.18	42.74	58.15	77.08	99.14	120.09	135.97
21,000	8.53	10.47	14.93	21.71	31.69	44.88	61.06	80.93	104.10	126.10	142.77
22,000	8.94	10.97	15.64	22.74	33.20	47.01	63.97	84.78	109.05	132.10	149.57
23,000	9.34	11.46	16.35	23.78	34.71	49.15	66.88	88.64	114.01	138.11	156.36
24,000	9.75	11.96	17.06	24.81	36.22	51.29	69.78	92.49	118.97	144.11	163.16
25,000	10.15	12.46	17.77	25.85	37.73	53.42	72.69	96.35	123.92	150.12	169.96
26,000	10.56	12.96	18.48	26.88	39.24	55.56	75.60	100.20	128.88	156.12	176.76
27,000	10.97	13.46	19.19	27.91	40.75	57.70	78.51	104.05	133.84	162.12	183.56
28,000	11.37	13.96	19.90	28.95	42.26	59.83	81.42	107.91	138.79	168.13	190.36
29,000	11.78	14.46	20.61	29.98	43.77	61.97	84.32	111.76	143.75	174.13	197.16
30,000	12.18	14.95	21.32	31.02	45.28	64.11	87.23	115.62	148.71	180.14	203.95
35,000	14.22	17.45	24.88	36.18	52.82	74.79	101.77	134.88	173.49	210.16	237.95
40,000	16.25	19.94	28.43	41.35	60.37	85.48	116.31	154.15	198.28	240.18	271.94
45,000	18.28	22.43	31.98	46.52	67.92	96.16	130.85	173.42	223.06	270.21	305.93
50,000	20.31	24.92	35.54	51.69	75.46	106.85	145.38	192.69	247.85	300.23	339.92

Wellness Premium

Employee and Dependent Children	1.11
Employee, Dependent Children and Spouse	2.22

Berry College

Voluntary Benefits
Group Critical Illness

Non-Tobacco

Semi-Monthly Premiums (Issue Age Rated)

Non-Tobacco

Group Critical Illness - No Cancer											
Benefit Amount	Issue Age Less Than 25	Issue Age 25-29	Issue Age 30-34	Issue Age 35-39	Issue Age 40-44	Issue Age 45-49	Issue Age 50-54	Issue Age 55-59	Issue Age 60-64	Issue Age 65-69	Issue Age 70 or over
5,000	0.88	0.88	1.15	1.53	2.13	2.93	3.90	5.25	7.33	9.98	13.00
6,000	1.05	1.05	1.38	1.83	2.55	3.51	4.68	6.30	8.79	11.97	15.60
7,000	1.23	1.23	1.61	2.14	2.98	4.10	5.46	7.35	10.26	13.97	18.20
8,000	1.40	1.40	1.84	2.44	3.40	4.68	6.24	8.40	11.72	15.96	20.80
9,000	1.58	1.58	2.07	2.75	3.83	5.27	7.02	9.45	13.19	17.96	23.40
10,000	1.75	1.75	2.30	3.05	4.25	5.85	7.80	10.50	14.65	19.95	26.00
11,000	1.93	1.93	2.53	3.36	4.68	6.44	8.58	11.55	16.12	21.95	28.60
12,000	2.10	2.10	2.76	3.66	5.10	7.02	9.36	12.60	17.58	23.94	31.20
13,000	2.28	2.28	2.99	3.97	5.53	7.61	10.14	13.65	19.05	25.94	33.80
14,000	2.45	2.45	3.22	4.27	5.95	8.19	10.92	14.70	20.51	27.93	36.40
15,000	2.63	2.63	3.45	4.58	6.38	8.78	11.70	15.75	21.98	29.93	39.00
16,000	2.80	2.80	3.68	4.88	6.80	9.36	12.48	16.80	23.44	31.92	41.60
17,000	2.98	2.98	3.91	5.19	7.23	9.95	13.26	17.85	24.91	33.92	44.20
18,000	3.15	3.15	4.14	5.49	7.65	10.53	14.04	18.90	26.37	35.91	46.80
19,000	3.33	3.33	4.37	5.80	8.08	11.12	14.82	19.95	27.84	37.91	49.40
20,000	3.50	3.50	4.60	6.10	8.50	11.70	15.60	21.00	29.30	39.90	52.00
21,000	3.68	3.68	4.83	6.41	8.93	12.29	16.38	22.05	30.77	41.90	54.60
22,000	3.85	3.85	5.06	6.71	9.35	12.87	17.16	23.10	32.23	43.89	57.20
23,000	4.03	4.03	5.29	7.02	9.78	13.46	17.94	24.15	33.70	45.89	59.80
24,000	4.20	4.20	5.52	7.32	10.20	14.04	18.72	25.20	35.16	47.88	62.40
25,000	4.38	4.38	5.75	7.63	10.63	14.63	19.50	26.25	36.63	49.88	65.00
26,000	4.55	4.55	5.98	7.93	11.05	15.21	20.28	27.30	38.09	51.87	67.60
27,000	4.73	4.73	6.21	8.24	11.48	15.80	21.06	28.35	39.56	53.87	70.20
28,000	4.90	4.90	6.44	8.54	11.90	16.38	21.84	29.40	41.02	55.86	72.80
29,000	5.08	5.08	6.67	8.85	12.33	16.97	22.62	30.45	42.49	57.86	75.40
30,000	5.25	5.25	6.90	9.15	12.75	17.55	23.40	31.50	43.95	59.85	78.00
35,000	6.13	6.13	8.05	10.68	14.88	20.48	27.30	36.75	51.28	69.83	91.00
40,000	7.00	7.00	9.20	12.20	17.00	23.40	31.20	42.00	58.60	79.80	104.00
45,000	7.88	7.88	10.35	13.73	19.13	26.33	35.10	47.25	65.93	89.78	117.00
50,000	8.75	8.75	11.50	15.25	21.25	29.25	39.00	52.50	73.25	99.75	130.00

Wellness Premium

Employee and Dependent Children	1.20
Employee, Dependent Children and Spouse	2.40

Berry College

Voluntary Benefits
Group Critical Illness

Tobacco

Semi-Monthly Premiums (Issue Age Rated)

Tobacco

Group Critical Illness - No Cancer											
Benefit Amount	Issue Age Less Than 25	Issue Age 25-29	Issue Age 30-34	Issue Age 35-39	Issue Age 40-44	Issue Age 45-49	Issue Age 50-54	Issue Age 55-59	Issue Age 60-64	Issue Age 65-69	Issue Age 70 or over
5,000	1.28	1.43	2.03	2.93	4.30	5.90	7.70	9.95	13.28	16.38	19.68
6,000	1.53	1.71	2.43	3.51	5.16	7.08	9.24	11.94	15.93	19.65	23.61
7,000	1.79	2.00	2.84	4.10	6.02	8.26	10.78	13.93	18.59	22.93	27.55
8,000	2.04	2.28	3.24	4.68	6.88	9.44	12.32	15.92	21.24	26.20	31.48
9,000	2.30	2.57	3.65	5.27	7.74	10.62	13.86	17.91	23.90	29.48	35.42
10,000	2.55	2.85	4.05	5.85	8.60	11.80	15.40	19.90	26.55	32.75	39.35
11,000	2.81	3.14	4.46	6.44	9.46	12.98	16.94	21.89	29.21	36.03	43.29
12,000	3.06	3.42	4.86	7.02	10.32	14.16	18.48	23.88	31.86	39.30	47.22
13,000	3.32	3.71	5.27	7.61	11.18	15.34	20.02	25.87	34.52	42.58	51.16
14,000	3.57	3.99	5.67	8.19	12.04	16.52	21.56	27.86	37.17	45.85	55.09
15,000	3.83	4.28	6.08	8.78	12.90	17.70	23.10	29.85	39.83	49.13	59.03
16,000	4.08	4.56	6.48	9.36	13.76	18.88	24.64	31.84	42.48	52.40	62.96
17,000	4.34	4.85	6.89	9.95	14.62	20.06	26.18	33.83	45.14	55.68	66.90
18,000	4.59	5.13	7.29	10.53	15.48	21.24	27.72	35.82	47.79	58.95	70.83
19,000	4.85	5.42	7.70	11.12	16.34	22.42	29.26	37.81	50.45	62.23	74.77
20,000	5.10	5.70	8.10	11.70	17.20	23.60	30.80	39.80	53.10	65.50	78.70
21,000	5.36	5.99	8.51	12.29	18.06	24.78	32.34	41.79	55.76	68.78	82.64
22,000	5.61	6.27	8.91	12.87	18.92	25.96	33.88	43.78	58.41	72.05	86.57
23,000	5.87	6.56	9.32	13.46	19.78	27.14	35.42	45.77	61.07	75.33	90.51
24,000	6.12	6.84	9.72	14.04	20.64	28.32	36.96	47.76	63.72	78.60	94.44
25,000	6.38	7.13	10.13	14.63	21.50	29.50	38.50	49.75	66.38	81.88	98.38
26,000	6.63	7.41	10.53	15.21	22.36	30.68	40.04	51.74	69.03	85.15	102.31
27,000	6.89	7.70	10.94	15.80	23.22	31.86	41.58	53.73	71.69	88.43	106.25
28,000	7.14	7.98	11.34	16.38	24.08	33.04	43.12	55.72	74.34	91.70	110.18
29,000	7.40	8.27	11.75	16.97	24.94	34.22	44.66	57.71	77.00	94.98	114.12
30,000	7.65	8.55	12.15	17.55	25.80	35.40	46.20	59.70	79.65	98.25	118.05
35,000	8.93	9.98	14.18	20.48	30.10	41.30	53.90	69.65	92.93	114.63	137.73
40,000	10.20	11.40	16.20	23.40	34.40	47.20	61.60	79.60	106.20	131.00	157.40
45,000	11.48	12.83	18.23	26.33	38.70	53.10	69.30	89.55	119.48	147.38	177.08
50,000	12.75	14.25	20.25	29.25	43.00	59.00	77.00	99.50	132.75	163.75	196.75

Wellness Premium

Employee and Dependent Children	1.20
Employee, Dependent Children and Spouse	2.40

Berry College

Voluntary Benefits
Group Critical Illness

Non-Tobacco

Semi-Monthly Premiums (Issue Age Rated)

Non-Tobacco

Group Critical Illness - With Cancer											
Benefit Amount	Issue Age Less Than 25	Issue Age 25-29	Issue Age 30-34	Issue Age 35-39	Issue Age 40-44	Issue Age 45-49	Issue Age 50-54	Issue Age 55-59	Issue Age 60-64	Issue Age 65-69	Issue Age 70 or over
5,000	1.43	1.63	2.13	2.93	4.15	5.83	7.90	10.78	14.73	19.20	24.08
6,000	1.71	1.95	2.55	3.51	4.98	6.99	9.48	12.93	17.67	23.04	28.89
7,000	2.00	2.28	2.98	4.10	5.81	8.16	11.06	15.09	20.62	26.88	33.71
8,000	2.28	2.60	3.40	4.68	6.64	9.32	12.64	17.24	23.56	30.72	38.52
9,000	2.57	2.93	3.83	5.27	7.47	10.49	14.22	19.40	26.51	34.56	43.34
10,000	2.85	3.25	4.25	5.85	8.30	11.65	15.80	21.55	29.45	38.40	48.15
11,000	3.14	3.58	4.68	6.44	9.13	12.82	17.38	23.71	32.40	42.24	52.97
12,000	3.42	3.90	5.10	7.02	9.96	13.98	18.96	25.86	35.34	46.08	57.78
13,000	3.71	4.23	5.53	7.61	10.79	15.15	20.54	28.02	38.29	49.92	62.60
14,000	3.99	4.55	5.95	8.19	11.62	16.31	22.12	30.17	41.23	53.76	67.41
15,000	4.28	4.88	6.38	8.78	12.45	17.48	23.70	32.33	44.18	57.60	72.23
16,000	4.56	5.20	6.80	9.36	13.28	18.64	25.28	34.48	47.12	61.44	77.04
17,000	4.85	5.53	7.23	9.95	14.11	19.81	26.86	36.64	50.07	65.28	81.86
18,000	5.13	5.85	7.65	10.53	14.94	20.97	28.44	38.79	53.01	69.12	86.67
19,000	5.42	6.18	8.08	11.12	15.77	22.14	30.02	40.95	55.96	72.96	91.49
20,000	5.70	6.50	8.50	11.70	16.60	23.30	31.60	43.10	58.90	76.80	96.30
21,000	5.99	6.83	8.93	12.29	17.43	24.47	33.18	45.26	61.85	80.64	101.12
22,000	6.27	7.15	9.35	12.87	18.26	25.63	34.76	47.41	64.79	84.48	105.93
23,000	6.56	7.48	9.78	13.46	19.09	26.80	36.34	49.57	67.74	88.32	110.75
24,000	6.84	7.80	10.20	14.04	19.92	27.96	37.92	51.72	70.68	92.16	115.56
25,000	7.13	8.13	10.63	14.63	20.75	29.13	39.50	53.88	73.63	96.00	120.38
26,000	7.41	8.45	11.05	15.21	21.58	30.29	41.08	56.03	76.57	99.84	125.19
27,000	7.70	8.78	11.48	15.80	22.41	31.46	42.66	58.19	79.52	103.68	130.01
28,000	7.98	9.10	11.90	16.38	23.24	32.62	44.24	60.34	82.46	107.52	134.82
29,000	8.27	9.43	12.33	16.97	24.07	33.79	45.82	62.50	85.41	111.36	139.64
30,000	8.55	9.75	12.75	17.55	24.90	34.95	47.40	64.65	88.35	115.20	144.45
35,000	9.98	11.38	14.88	20.48	29.05	40.78	55.30	75.43	103.08	134.40	168.53
40,000	11.40	13.00	17.00	23.40	33.20	46.60	63.20	86.20	117.80	153.60	192.60
45,000	12.83	14.63	19.13	26.33	37.35	52.43	71.10	96.98	132.53	172.80	216.68
50,000	14.25	16.25	21.25	29.25	41.50	58.25	79.00	107.75	147.25	192.00	240.75

Wellness Premium

Employee and Dependent Children	1.20
Employee, Dependent Children and Spouse	2.40

Berry College

Voluntary Benefits
Group Critical Illness

Tobacco

Semi-Monthly Premiums (Issue Age Rated)

Tobacco

Group Critical Illness - With Cancer											
Benefit Amount	Issue Age Less Than 25	Issue Age 25-29	Issue Age 30-34	Issue Age 35-39	Issue Age 40-44	Issue Age 45-49	Issue Age 50-54	Issue Age 55-59	Issue Age 60-64	Issue Age 65-69	Issue Age 70 or over
5,000	2.20	2.70	3.85	5.60	8.18	11.58	15.75	20.88	26.85	32.53	36.83
6,000	2.64	3.24	4.62	6.72	9.81	13.89	18.90	25.05	32.22	39.03	44.19
7,000	3.08	3.78	5.39	7.84	11.45	16.21	22.05	29.23	37.59	45.54	51.56
8,000	3.52	4.32	6.16	8.96	13.08	18.52	25.20	33.40	42.96	52.04	58.92
9,000	3.96	4.86	6.93	10.08	14.72	20.84	28.35	37.58	48.33	58.55	66.29
10,000	4.40	5.40	7.70	11.20	16.35	23.15	31.50	41.75	53.70	65.05	73.65
11,000	4.84	5.94	8.47	12.32	17.99	25.47	34.65	45.93	59.07	71.56	81.02
12,000	5.28	6.48	9.24	13.44	19.62	27.78	37.80	50.10	64.44	78.06	88.38
13,000	5.72	7.02	10.01	14.56	21.26	30.10	40.95	54.28	69.81	84.57	95.75
14,000	6.16	7.56	10.78	15.68	22.89	32.41	44.10	58.45	75.18	91.07	103.11
15,000	6.60	8.10	11.55	16.80	24.53	34.73	47.25	62.63	80.55	97.58	110.48
16,000	7.04	8.64	12.32	17.92	26.16	37.04	50.40	66.80	85.92	104.08	117.84
17,000	7.48	9.18	13.09	19.04	27.80	39.36	53.55	70.98	91.29	110.59	125.21
18,000	7.92	9.72	13.86	20.16	29.43	41.67	56.70	75.15	96.66	117.09	132.57
19,000	8.36	10.26	14.63	21.28	31.07	43.99	59.85	79.33	102.03	123.60	139.94
20,000	8.80	10.80	15.40	22.40	32.70	46.30	63.00	83.50	107.40	130.10	147.30
21,000	9.24	11.34	16.17	23.52	34.34	48.62	66.15	87.68	112.77	136.61	154.67
22,000	9.68	11.88	16.94	24.64	35.97	50.93	69.30	91.85	118.14	143.11	162.03
23,000	10.12	12.42	17.71	25.76	37.61	53.25	72.45	96.03	123.51	149.62	169.40
24,000	10.56	12.96	18.48	26.88	39.24	55.56	75.60	100.20	128.88	156.12	176.76
25,000	11.00	13.50	19.25	28.00	40.88	57.88	78.75	104.38	134.25	162.63	184.13
26,000	11.44	14.04	20.02	29.12	42.51	60.19	81.90	108.55	139.62	169.13	191.49
27,000	11.88	14.58	20.79	30.24	44.15	62.51	85.05	112.73	144.99	175.64	198.86
28,000	12.32	15.12	21.56	31.36	45.78	64.82	88.20	116.90	150.36	182.14	206.22
29,000	12.76	15.66	22.33	32.48	47.42	67.14	91.35	121.08	155.73	188.65	213.59
30,000	13.20	16.20	23.10	33.60	49.05	69.45	94.50	125.25	161.10	195.15	220.95
35,000	15.40	18.90	26.95	39.20	57.23	81.03	110.25	146.13	187.95	227.68	257.78
40,000	17.60	21.60	30.80	44.80	65.40	92.60	126.00	167.00	214.80	260.20	294.60
45,000	19.80	24.30	34.65	50.40	73.58	104.18	141.75	187.88	241.65	292.73	331.43
50,000	22.00	27.00	38.50	56.00	81.75	115.75	157.50	208.75	268.50	325.25	368.25

Wellness Premium

Employee and Dependent Children	1.20
Employee, Dependent Children and Spouse	2.40

Berry College

Voluntary Benefits
Group Critical Illness

Non-Tobacco

Monthly Premiums (Issue Age Rated)

Non-Tobacco

Group Critical Illness - No Cancer											
Benefit Amount	Issue Age Less Than 25	Issue Age 25-29	Issue Age 30-34	Issue Age 35-39	Issue Age 40-44	Issue Age 45-49	Issue Age 50-54	Issue Age 55-59	Issue Age 60-64	Issue Age 65-69	Issue Age 70 or over
5,000	1.75	1.75	2.30	3.05	4.25	5.85	7.80	10.50	14.65	19.95	26.00
6,000	2.10	2.10	2.76	3.66	5.10	7.02	9.36	12.60	17.58	23.94	31.20
7,000	2.45	2.45	3.22	4.27	5.95	8.19	10.92	14.70	20.51	27.93	36.40
8,000	2.80	2.80	3.68	4.88	6.80	9.36	12.48	16.80	23.44	31.92	41.60
9,000	3.15	3.15	4.14	5.49	7.65	10.53	14.04	18.90	26.37	35.91	46.80
10,000	3.50	3.50	4.60	6.10	8.50	11.70	15.60	21.00	29.30	39.90	52.00
11,000	3.85	3.85	5.06	6.71	9.35	12.87	17.16	23.10	32.23	43.89	57.20
12,000	4.20	4.20	5.52	7.32	10.20	14.04	18.72	25.20	35.16	47.88	62.40
13,000	4.55	4.55	5.98	7.93	11.05	15.21	20.28	27.30	38.09	51.87	67.60
14,000	4.90	4.90	6.44	8.54	11.90	16.38	21.84	29.40	41.02	55.86	72.80
15,000	5.25	5.25	6.90	9.15	12.75	17.55	23.40	31.50	43.95	59.85	78.00
16,000	5.60	5.60	7.36	9.76	13.60	18.72	24.96	33.60	46.88	63.84	83.20
17,000	5.95	5.95	7.82	10.37	14.45	19.89	26.52	35.70	49.81	67.83	88.40
18,000	6.30	6.30	8.28	10.98	15.30	21.06	28.08	37.80	52.74	71.82	93.60
19,000	6.65	6.65	8.74	11.59	16.15	22.23	29.64	39.90	55.67	75.81	98.80
20,000	7.00	7.00	9.20	12.20	17.00	23.40	31.20	42.00	58.60	79.80	104.00
21,000	7.35	7.35	9.66	12.81	17.85	24.57	32.76	44.10	61.53	83.79	109.20
22,000	7.70	7.70	10.12	13.42	18.70	25.74	34.32	46.20	64.46	87.78	114.40
23,000	8.05	8.05	10.58	14.03	19.55	26.91	35.88	48.30	67.39	91.77	119.60
24,000	8.40	8.40	11.04	14.64	20.40	28.08	37.44	50.40	70.32	95.76	124.80
25,000	8.75	8.75	11.50	15.25	21.25	29.25	39.00	52.50	73.25	99.75	130.00
26,000	9.10	9.10	11.96	15.86	22.10	30.42	40.56	54.60	76.18	103.74	135.20
27,000	9.45	9.45	12.42	16.47	22.95	31.59	42.12	56.70	79.11	107.73	140.40
28,000	9.80	9.80	12.88	17.08	23.80	32.76	43.68	58.80	82.04	111.72	145.60
29,000	10.15	10.15	13.34	17.69	24.65	33.93	45.24	60.90	84.97	115.71	150.80
30,000	10.50	10.50	13.80	18.30	25.50	35.10	46.80	63.00	87.90	119.70	156.00
35,000	12.25	12.25	16.10	21.35	29.75	40.95	54.60	73.50	102.55	139.65	182.00
40,000	14.00	14.00	18.40	24.40	34.00	46.80	62.40	84.00	117.20	159.60	208.00
45,000	15.75	15.75	20.70	27.45	38.25	52.65	70.20	94.50	131.85	179.55	234.00
50,000	17.50	17.50	23.00	30.50	42.50	58.50	78.00	105.00	146.50	199.50	260.00

Wellness Premium

Employee and Dependent Children	2.40
Employee, Dependent Children and Spouse	4.80

Berry College

Voluntary Benefits
Group Critical Illness

Tobacco

Monthly Premiums (Issue Age Rated)

Tobacco

Group Critical Illness - No Cancer											
Benefit Amount	Issue Age Less Than 25	Issue Age 25-29	Issue Age 30-34	Issue Age 35-39	Issue Age 40-44	Issue Age 45-49	Issue Age 50-54	Issue Age 55-59	Issue Age 60-64	Issue Age 65-69	Issue Age 70 or over
5,000	2.55	2.85	4.05	5.85	8.60	11.80	15.40	19.90	26.55	32.75	39.35
6,000	3.06	3.42	4.86	7.02	10.32	14.16	18.48	23.88	31.86	39.30	47.22
7,000	3.57	3.99	5.67	8.19	12.04	16.52	21.56	27.86	37.17	45.85	55.09
8,000	4.08	4.56	6.48	9.36	13.76	18.88	24.64	31.84	42.48	52.40	62.96
9,000	4.59	5.13	7.29	10.53	15.48	21.24	27.72	35.82	47.79	58.95	70.83
10,000	5.10	5.70	8.10	11.70	17.20	23.60	30.80	39.80	53.10	65.50	78.70
11,000	5.61	6.27	8.91	12.87	18.92	25.96	33.88	43.78	58.41	72.05	86.57
12,000	6.12	6.84	9.72	14.04	20.64	28.32	36.96	47.76	63.72	78.60	94.44
13,000	6.63	7.41	10.53	15.21	22.36	30.68	40.04	51.74	69.03	85.15	102.31
14,000	7.14	7.98	11.34	16.38	24.08	33.04	43.12	55.72	74.34	91.70	110.18
15,000	7.65	8.55	12.15	17.55	25.80	35.40	46.20	59.70	79.65	98.25	118.05
16,000	8.16	9.12	12.96	18.72	27.52	37.76	49.28	63.68	84.96	104.80	125.92
17,000	8.67	9.69	13.77	19.89	29.24	40.12	52.36	67.66	90.27	111.35	133.79
18,000	9.18	10.26	14.58	21.06	30.96	42.48	55.44	71.64	95.58	117.90	141.66
19,000	9.69	10.83	15.39	22.23	32.68	44.84	58.52	75.62	100.89	124.45	149.53
20,000	10.20	11.40	16.20	23.40	34.40	47.20	61.60	79.60	106.20	131.00	157.40
21,000	10.71	11.97	17.01	24.57	36.12	49.56	64.68	83.58	111.51	137.55	165.27
22,000	11.22	12.54	17.82	25.74	37.84	51.92	67.76	87.56	116.82	144.10	173.14
23,000	11.73	13.11	18.63	26.91	39.56	54.28	70.84	91.54	122.13	150.65	181.01
24,000	12.24	13.68	19.44	28.08	41.28	56.64	73.92	95.52	127.44	157.20	188.88
25,000	12.75	14.25	20.25	29.25	43.00	59.00	77.00	99.50	132.75	163.75	196.75
26,000	13.26	14.82	21.06	30.42	44.72	61.36	80.08	103.48	138.06	170.30	204.62
27,000	13.77	15.39	21.87	31.59	46.44	63.72	83.16	107.46	143.37	176.85	212.49
28,000	14.28	15.96	22.68	32.76	48.16	66.08	86.24	111.44	148.68	183.40	220.36
29,000	14.79	16.53	23.49	33.93	49.88	68.44	89.32	115.42	153.99	189.95	228.23
30,000	15.30	17.10	24.30	35.10	51.60	70.80	92.40	119.40	159.30	196.50	236.10
35,000	17.85	19.95	28.35	40.95	60.20	82.60	107.80	139.30	185.85	229.25	275.45
40,000	20.40	22.80	32.40	46.80	68.80	94.40	123.20	159.20	212.40	262.00	314.80
45,000	22.95	25.65	36.45	52.65	77.40	106.20	138.60	179.10	238.95	294.75	354.15
50,000	25.50	28.50	40.50	58.50	86.00	118.00	154.00	199.00	265.50	327.50	393.50

Wellness Premium

Employee and Dependent Children	2.40
Employee, Dependent Children and Spouse	4.80

Berry College

Voluntary Benefits
Group Critical Illness

Non-Tobacco

Monthly Premiums (Issue Age Rated)

Non-Tobacco

Group Critical Illness - With Cancer											
Benefit Amount	Issue Age Less Than 25	Issue Age 25-29	Issue Age 30-34	Issue Age 35-39	Issue Age 40-44	Issue Age 45-49	Issue Age 50-54	Issue Age 55-59	Issue Age 60-64	Issue Age 65-69	Issue Age 70 or over
5,000	2.85	3.25	4.25	5.85	8.30	11.65	15.80	21.55	29.45	38.40	48.15
6,000	3.42	3.90	5.10	7.02	9.96	13.98	18.96	25.86	35.34	46.08	57.78
7,000	3.99	4.55	5.95	8.19	11.62	16.31	22.12	30.17	41.23	53.76	67.41
8,000	4.56	5.20	6.80	9.36	13.28	18.64	25.28	34.48	47.12	61.44	77.04
9,000	5.13	5.85	7.65	10.53	14.94	20.97	28.44	38.79	53.01	69.12	86.67
10,000	5.70	6.50	8.50	11.70	16.60	23.30	31.60	43.10	58.90	76.80	96.30
11,000	6.27	7.15	9.35	12.87	18.26	25.63	34.76	47.41	64.79	84.48	105.93
12,000	6.84	7.80	10.20	14.04	19.92	27.96	37.92	51.72	70.68	92.16	115.56
13,000	7.41	8.45	11.05	15.21	21.58	30.29	41.08	56.03	76.57	99.84	125.19
14,000	7.98	9.10	11.90	16.38	23.24	32.62	44.24	60.34	82.46	107.52	134.82
15,000	8.55	9.75	12.75	17.55	24.90	34.95	47.40	64.65	88.35	115.20	144.45
16,000	9.12	10.40	13.60	18.72	26.56	37.28	50.56	68.96	94.24	122.88	154.08
17,000	9.69	11.05	14.45	19.89	28.22	39.61	53.72	73.27	100.13	130.56	163.71
18,000	10.26	11.70	15.30	21.06	29.88	41.94	56.88	77.58	106.02	138.24	173.34
19,000	10.83	12.35	16.15	22.23	31.54	44.27	60.04	81.89	111.91	145.92	182.97
20,000	11.40	13.00	17.00	23.40	33.20	46.60	63.20	86.20	117.80	153.60	192.60
21,000	11.97	13.65	17.85	24.57	34.86	48.93	66.36	90.51	123.69	161.28	202.23
22,000	12.54	14.30	18.70	25.74	36.52	51.26	69.52	94.82	129.58	168.96	211.86
23,000	13.11	14.95	19.55	26.91	38.18	53.59	72.68	99.13	135.47	176.64	221.49
24,000	13.68	15.60	20.40	28.08	39.84	55.92	75.84	103.44	141.36	184.32	231.12
25,000	14.25	16.25	21.25	29.25	41.50	58.25	79.00	107.75	147.25	192.00	240.75
26,000	14.82	16.90	22.10	30.42	43.16	60.58	82.16	112.06	153.14	199.68	250.38
27,000	15.39	17.55	22.95	31.59	44.82	62.91	85.32	116.37	159.03	207.36	260.01
28,000	15.96	18.20	23.80	32.76	46.48	65.24	88.48	120.68	164.92	215.04	269.64
29,000	16.53	18.85	24.65	33.93	48.14	67.57	91.64	124.99	170.81	222.72	279.27
30,000	17.10	19.50	25.50	35.10	49.80	69.90	94.80	129.30	176.70	230.40	288.90
35,000	19.95	22.75	29.75	40.95	58.10	81.55	110.60	150.85	206.15	268.80	337.05
40,000	22.80	26.00	34.00	46.80	66.40	93.20	126.40	172.40	235.60	307.20	385.20
45,000	25.65	29.25	38.25	52.65	74.70	104.85	142.20	193.95	265.05	345.60	433.35
50,000	28.50	32.50	42.50	58.50	83.00	116.50	158.00	215.50	294.50	384.00	481.50

Wellness Premium

Employee and Dependent Children	2.40
Employee, Dependent Children and Spouse	4.80

Berry College
 Voluntary Benefits
 Group Critical Illness
 Monthly Premiums (Issue Age Rated)

Tobacco

Tobacco

Group Critical Illness - With Cancer											
Benefit Amount	Issue Age Less Than 25	Issue Age 25-29	Issue Age 30-34	Issue Age 35-39	Issue Age 40-44	Issue Age 45-49	Issue Age 50-54	Issue Age 55-59	Issue Age 60-64	Issue Age 65-69	Issue Age 70 or over
5,000	4.40	5.40	7.70	11.20	16.35	23.15	31.50	41.75	53.70	65.05	73.65
6,000	5.28	6.48	9.24	13.44	19.62	27.78	37.80	50.10	64.44	78.06	88.38
7,000	6.16	7.56	10.78	15.68	22.89	32.41	44.10	58.45	75.18	91.07	103.11
8,000	7.04	8.64	12.32	17.92	26.16	37.04	50.40	66.80	85.92	104.08	117.84
9,000	7.92	9.72	13.86	20.16	29.43	41.67	56.70	75.15	96.66	117.09	132.57
10,000	8.80	10.80	15.40	22.40	32.70	46.30	63.00	83.50	107.40	130.10	147.30
11,000	9.68	11.88	16.94	24.64	35.97	50.93	69.30	91.85	118.14	143.11	162.03
12,000	10.56	12.96	18.48	26.88	39.24	55.56	75.60	100.20	128.88	156.12	176.76
13,000	11.44	14.04	20.02	29.12	42.51	60.19	81.90	108.55	139.62	169.13	191.49
14,000	12.32	15.12	21.56	31.36	45.78	64.82	88.20	116.90	150.36	182.14	206.22
15,000	13.20	16.20	23.10	33.60	49.05	69.45	94.50	125.25	161.10	195.15	220.95
16,000	14.08	17.28	24.64	35.84	52.32	74.08	100.80	133.60	171.84	208.16	235.68
17,000	14.96	18.36	26.18	38.08	55.59	78.71	107.10	141.95	182.58	221.17	250.41
18,000	15.84	19.44	27.72	40.32	58.86	83.34	113.40	150.30	193.32	234.18	265.14
19,000	16.72	20.52	29.26	42.56	62.13	87.97	119.70	158.65	204.06	247.19	279.87
20,000	17.60	21.60	30.80	44.80	65.40	92.60	126.00	167.00	214.80	260.20	294.60
21,000	18.48	22.68	32.34	47.04	68.67	97.23	132.30	175.35	225.54	273.21	309.33
22,000	19.36	23.76	33.88	49.28	71.94	101.86	138.60	183.70	236.28	286.22	324.06
23,000	20.24	24.84	35.42	51.52	75.21	106.49	144.90	192.05	247.02	299.23	338.79
24,000	21.12	25.92	36.96	53.76	78.48	111.12	151.20	200.40	257.76	312.24	353.52
25,000	22.00	27.00	38.50	56.00	81.75	115.75	157.50	208.75	268.50	325.25	368.25
26,000	22.88	28.08	40.04	58.24	85.02	120.38	163.80	217.10	279.24	338.26	382.98
27,000	23.76	29.16	41.58	60.48	88.29	125.01	170.10	225.45	289.98	351.27	397.71
28,000	24.64	30.24	43.12	62.72	91.56	129.64	176.40	233.80	300.72	364.28	412.44
29,000	25.52	31.32	44.66	64.96	94.83	134.27	182.70	242.15	311.46	377.29	427.17
30,000	26.40	32.40	46.20	67.20	98.10	138.90	189.00	250.50	322.20	390.30	441.90
35,000	30.80	37.80	53.90	78.40	114.45	162.05	220.50	292.25	375.90	455.35	515.55
40,000	35.20	43.20	61.60	89.60	130.80	185.20	252.00	334.00	429.60	520.40	589.20
45,000	39.60	48.60	69.30	100.80	147.15	208.35	283.50	375.75	483.30	585.45	662.85
50,000	44.00	54.00	77.00	112.00	163.50	231.50	315.00	417.50	537.00	650.50	736.50

Wellness Premium

Employee and Dependent Children	2.40
Employee, Dependent Children and Spouse	4.80