Receive a Benefit if You are Diagnosed With a Serious Illness



A Critical Illness and Cancer Plan:

- Pays a lump sum benefit directly to you, unless otherwise designated ٠
- Provides a benefit that can be used as you wish
- Pays in addition to any other coverage you may have •
- Can cover you, your spouse and your children ٠

What does critical illness and cancer coverage do?

Your benefit amount of \$10,000, \$15,000 or \$20,000 (for 100+ only)* is payable within each category:

VASCULAR	OTHER CRITICAL ILLNESS	CANCER
 Pays 100% of benefit amount for: Stroke Heart attack Transplant as a result of heart failure Pays 25% of benefit amount upon completion of bypass surgery as a result of coronary artery disease. 	 Pays 100% of benefit amount for: Transplant, other than heart Severe burns End stage renal failure Coma Loss of sight, speech or hearing Occupational HIV Permanent paralysis due to an accident 	Pays 100% of benefit amount for internal cancer or malignant melanoma. Pays 25% of the benefit amount for diagnosis of carcinoma in situ.

Plan features

- Well-being benefit: Annual health screening benefit of \$50 per insured and lifestyle reward program . payout of \$25/\$50 per insured
- Recurrence benefit: Allows for one additional benefit payment in one benefit category if a person is diagnosed for a second time for the same illness after being treatment-free for at least 12 months
- Waiver of premium: Premiums are waived if the primary insured is totally disabled for more than 180 days •
- 30-calendar-day waiting period on cancer benefit

Loss of sight, speech or hearing benefit not available to dependent children in ID, OK. Benefit Recurrence is not available in Florida

Benefits and riders may vary by state and may not be available in all states. IMPORTANT NOTICE: The Insurance coverage provided under the policy does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage" and it does not satisfy the requirement of minimum essential coverage under the Patient Protection and Affordable Act. This is not a complete disclosure of plan qualifications and limitations. Please review this information before applying for coverage. The benefits provided depend on the plan selected. Premiums will vary according to the selection made. THIS POLICY PROVIDES LIMITED BENEFITS.

Underwritten by ManhattanLife Assurance Company of America



Critical Illness and Cancer

3 in 10 American Households have no life insurance.

65% of Americans say they need life insurance.

2016 Insurance Barometer Study/Life Happens.



OCTL-SUM 0918

M-8013



AL, AK, AR, AZ, GA, HI, IA, ID, IL, KS, KY, LA, MA, MI, MO, MT, NC, NE, NV, OK, PA, SC, SD, TN, TX, VA, VT, WV, WI and WY

Displaying Monthly payroll deductions including Benefit Recurrence and \$50 Wellness Screening benefit with \$25/50 Lifestyle Reward Program

Fiografii	I ===					
Age		nployee - NT			Employee - T	
BENEFIT:	\$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000
18-29	\$7.30	\$9.89	\$12.48	\$9.90	\$13.80	\$17.70
30-39	\$11.10	\$15.60	\$20.10	\$17.80	\$25.65	\$33.50
40-49	\$19.70	\$28.50	\$37.31	\$36.20	\$53.25	\$70.30
50-55	\$32.00	\$46.94	\$61.89	\$59.70	\$88.50	\$117.29
56-59	\$32.00	\$46.94	\$61.89	\$59.70	\$88.50	\$117.29
60-64	\$50.80	\$75.15	\$99.49	\$94.50	\$140.70	\$186.91
65-69	\$60.30	\$89.40	\$118.50	\$110.00	\$163.95	\$217.90
Age	Empl	oyee & Spor	use - NTU	Emplo	oyee & Spous	se - TU
BENEFIT:	\$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000
18-29	\$11.00	\$14.88	\$18.78	\$14.90	\$20.76	\$26.60
30-39	\$16.70	\$23.46	\$30.20	\$26.75	\$38.52	\$50.30
40-49	\$29.60	\$42.80	\$56.01	\$54.35	\$79.93	\$105.50
50-55	\$48.05	\$70.46	\$92.89	\$89.60	\$132.79	\$175.99
56-59	\$48.05	\$70.46	\$92.89	\$89.60	\$132.79	\$175.99
60-64	\$76.25	\$112.77	\$149.29	\$141.80	\$211.10	\$280.41
65-69	\$90.50	\$134.15	\$177.80	\$165.05	\$245.97	\$326.90
	*Spouse Amou	unt at 50% of Er	mployee Amount.			
Age	Empl	oyee & Chil	dren - NTU	Emplo	yee & Childr	en - TU
BENEFIT:	\$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000
18-29	\$9.05	\$11.64	\$14.23	\$11.65	\$15.55	\$19.45
30-39	\$12.85	\$17.35	\$21.85	\$19.55	\$27.40	\$35.25
40-49	\$21.45	\$30.25	\$39.06	\$37.95	\$55.00	\$72.05
50-55	\$33.75	\$48.69	\$63.64	\$61.45	\$90.25	\$119.04
56-59	\$33.75	\$48.69	\$63.64	\$61.45	\$90.25	\$119.04
60-64	\$52.55	\$76.90	\$101.24	\$96.25	\$142.45	\$188.66
65-69	\$62.05	\$91.15	\$120.25	\$111.75	\$165.70	\$219.65
	*Child Amount		loyee Amount, ca	pped at \$5000.		
Age		Family - NT	U		Family - TL	J
BENEFIT:	\$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000
18-29	\$12.75	\$16.63	\$20.53	\$16.65	\$22.51	\$28.35
30-39	\$18.45	\$25.21	\$31.95	\$28.50	\$40.27	\$52.05
40-49	\$31.35	\$44.55	\$57.76	\$56.10	\$81.68	\$107.25
50-55	\$49.80	\$72.21	\$94.64	\$91.35	\$134.54	\$177.74
56-59	\$49.80	\$72.21	\$94.64	\$91.35	\$134.54	\$177.74
60-64	\$78.00	\$114.52	\$151.04	\$143.55	\$212.85	\$282.16
65-69	\$92.25	\$135.90	\$179.55	\$166.80	\$247.72	\$328.65
	*Chausa Amai	unt at EOO/ af Er	malayes Americat	Child Amount at E0% of Employee Amount	mand at CE000	

*Spouse Amount at 50% of Employee Amount. Child Amount at 50% of Employee Amount, capped at \$5000.

NTU: Non-tobacco user; TU: Tobacco user

Policy: M-8011

Underwritten by ManhattanLife Assurance Company of America

Critical Illness and Cancer Rates



Florida (51+)

Displaying Monthly payroll deductions including \$50 Wellness Screening benefit with \$25/50 Lifestyle Reward Program

Age	8	Employee - NTU		Employee - TU				
BENEFIT:	\$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000		
18-29	\$6.87	\$9.25	\$11.64	\$9.41	\$13.07	\$16.72		
30-39	\$10.26	\$14.34	\$18.42	\$16.41	\$23.57	\$30.73		
40-49	\$17.58	\$25.32	\$33.06	\$32.84	\$48.20	\$63.57		
50-55	\$29.03	\$42.49	\$55.96	\$55.21	\$81.76	\$108.32		
56-59	\$29.03	\$42.49	\$55.96	\$55.21	\$81.76	\$108.32		
60-64	\$47.89	\$70.78	\$93.68	\$90.08	\$134.08	\$178.07		
65-69	\$57.65	\$85.42	\$113.20	\$106.09	\$158.08	\$210.08		

Age	Em	ployee & Sp	ouse - NTU	Employee & Spouse - TU
BENEFIT:	\$10,000	\$15,000	\$20,000	\$10,000 \$15,000 \$20,000
18-29	\$10.35	\$13.93	\$17.51	\$14.17 \$19.65 \$25.13
30-39	\$15.44	\$21.56	\$27.68	\$24.67 \$35.41 \$46.14
40-49	\$26.42	\$38.03	\$49.64	\$49.31 \$72.35 \$95.41
50-55	\$43.59	\$63.79	\$83.99	\$82.86 \$122.69 \$162.53
56-59	\$43.59	\$63.79	\$83.99	\$82.86 \$122.69 \$162.53
60-64	\$71.88	\$106.22	\$140.57	\$135.17 \$201.17 \$267.15
65-69	\$86.52	\$128.18	\$169.85	\$159.18 \$237.17 \$315.17
	*Spouse Amou	unt at 50% of Em	ployee Amount.	

Age	Employee & Children - NTU		nildren - NTU	Employee & Children - TU				
BENEFIT:	\$10,000	\$15,000	\$20,000	\$10,000 \$15,000 \$20,000				
18-29	\$8.53	\$10.91	\$13.30	\$11.07 \$14.73 \$18.38				
30-39	\$11.92	\$16.00	\$20.08	\$18.07 \$25.23 \$32.39				
40-49	\$19.24	\$26.98	\$34.72	\$34.50 \$49.86 \$65.23				
50-55	\$30.69	\$44.15	\$57.62	\$56.87 \$83.42 \$109.98				
56-59	\$30.69	\$44.15	\$57.62	\$56.87 \$83.42 \$109.98				
60-64	\$49.55	\$72.44	\$95.34	\$91.74 \$135.74 \$179.73				
65-69	\$59.31	\$87.08	\$114.86	\$107.75 \$159.74 \$211.74				

*Child Amount at 50% of Employee Amount, capped at \$5000.

Age		Family - NTU	J	Family - TU				
BENEFIT:	\$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000		
18-29	\$12.01	\$15.59	\$19.17	\$15.83	\$21.31	\$26.79		
30-39	\$17.10	\$23.22	\$29.34	\$26.33	\$37.07	\$47.80		
40-49	\$28.08	\$39.69	\$51.30	\$50.97	\$74.01	\$97.07		
50-55	\$45.25	\$65.45	\$85.65	\$84.52	\$124.35	\$164.19		
56-59	\$45.25	\$65.45	\$85.65	\$84.52	\$124.35	\$164.19		
60-64	\$73.54	\$107.88	\$142.23	\$136.83	\$202.83	\$268.81		
65-69	\$88.18	\$129.84	\$171.51	\$160.84	\$238.83	\$316.83		
	*0			Child Amount at E00/ of Employee Amount conned	-+ 0000			

*Spouse Amount at 50% of Employee Amount. Child Amount at 50% of Employee Amount, capped at \$5000. NTU: Non-tobacco user; TU: Tobacco user

Policy: M-8011

Underwritten by ManhattanLife Assurance Company of America



Mississippi

Displaying Monthly payroll deductions including Benefit Recurrence and \$50 Wellness Screening benefit with \$25/50 Lifestyle Reward Program

Age	En	nployee - I	NTU	Age	E	mployee -	TU	
BENEFIT:	\$10,000	\$15,000	\$20,000	BENEFIT:	\$10,000	\$15,000	\$20,000	
18-29	\$9.91	\$13.56	\$17.21	18-29	\$12.61	\$17.60	\$22.60	
30-39	\$14.61	\$20.60	\$26.60	30-39	\$21.11	\$30.36	\$39.61	
40-49	\$21.01	\$30.21	\$39.42	40-49	\$33.11	\$48.37	\$63.63	
50-55	\$30.61	\$44.61	\$58.61	50-55	\$50.91	\$75.06	\$99.23	
56-59	\$30.61	\$44.61	\$58.61	56-59	\$50.91	\$75.06	\$99.23	
60-64	\$37.41	\$54.80	\$72.21	60-64	\$63.81	\$94.41	\$125.02	
65-69	\$40.31	\$59.15	\$78.00	65-69	\$65.41	\$96.81	\$128.20	
Age	Employ	yee & Spo	use - NTU	Age	Emplo	yee & Spo	ouse - TU	
BENEFIT:	\$10,000	\$15,000	\$20,000	BENEFIT:	\$10,000	\$15,000	\$20,000	
18-29	\$14.91	\$20.51	\$26.11	18-29	\$19.11	\$26.80	\$34.50	
30-39	\$22.16	\$31.38	\$40.60	30-39	\$32.26	\$46.53	\$60.81	
40-49	\$32.11	\$46.31	\$60.52	40-49	\$50.86	\$74.44	\$98.03	
50-55	\$46.96	\$68.59	\$90.21	50-55	\$78.41	\$115.77	\$153.13	
56-59	\$46.96	\$68.59	\$90.21	56-59	\$78.41	\$115.77	\$153.13	
60-64	\$57.56	\$84.47	\$111.41	60-64	\$98.46	\$145.83	\$193.22	
65-69	\$62.06 nt at 50% of Em	\$91.23	\$120.40	65-69	\$100.96	\$149.59	\$198.20	
Age			lren - NTU	Age Employee & Children - T				
				BENEFIT:	\$10,000	\$15,000	\$20,000	
BENEFIT:	\$10,000	\$15,000	\$20,000	18-29	\$16.86	\$21.85	\$26.85	
18-29	\$14.16	\$17.81	\$21.46	30-39	\$25.36	\$34.61	\$43.86	
30-39	\$18.86	\$24.85	\$30.85	40-49	\$37.36	\$52.62	\$67.88	
40-49	\$25.26	\$34.46	\$43.67	50-55	\$55.16	\$79.31	\$103.48	
50-55	\$34.86	\$48.86	\$62.86	56-59	\$55.16	\$79.31	\$103.48	
56-59	\$34.86	\$48.86	\$62.86	60-64	\$68.06	\$98.66	\$129.27	
60-64	\$41.66	\$59.05	\$76.46	65-69	\$69.66	\$101.06	\$132.45	
65-69 *Child Amount	\$44.56 at 50% of Emp	\$63.40 oyée Amount, d	\$82.25 apped at \$5000			^	<u>.</u>	
Age		amily - N		Age		Family - T	U	
BENEFIT:	\$10,000	\$15,000	\$20,000	BENEFIT:	\$10,000	\$15,000	\$20,000	
18-29	\$19.16	\$24.76	\$30.36	18-29	\$23.36	\$31.05	\$38.75	
10 10				30-39	\$36.51	650.70		
30-39	\$26.41	\$35.63	\$44.85	50-59	220.2T	\$50.78	\$65.06	
	\$26.41 \$36.36	\$35.63 \$50.56	\$44.85 \$64.77	40-49	\$55.11	\$50.78 \$78.69	-	
30-39		-				•	\$102.28	
30-39 40-49	\$36.36	\$50.56	\$64.77	40-49	\$55.11	\$78.69	\$102.28 \$157.38	
30-39 40-49 50-55	\$36.36 \$51.21	\$50.56 \$72.84	\$64.77 \$94.46	40-49 50-55	\$55.11 \$82.66	\$78.69 \$120.02	\$102.28 \$157.38 \$157.38	

*Spouse Amount at 50% of Employee Amount. Child Amount at 50% of Employee Amount, capped at \$5000.

\$124.65

65-69

\$105.21 \$153.84 \$202.45

NTU: Non-tobacco user; TU: Tobaccouser

\$66.31

\$95.48

65-69

Critical Illness and Cancer Rates



Indiana

Displaying Monthly payroll deductions including Benefit Recurrence and \$50 Wellness Screening benefit with \$25/50 Lifestyle Reward Program

Age	Er	Employee - NTU Employee - TU				
BENEFIT:	\$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000
18-29	\$6.52	\$8.93	\$11.34	\$8.94	\$12.56	\$16.19
30-39	\$10.07	\$14.25	\$18.42	\$16.29	\$23.58	\$30.88
40-49	\$18.06	\$26.23	\$34.41	\$33.38	\$49.22	\$65.06
50-55	\$29.47	\$43.35	\$57.24	\$55.21	\$81.96	\$108.71
56-59	\$29.47	\$43.35	\$57.24	\$55.21	\$81.96	\$108.71
60-64	\$46.94	\$69.55	\$92.18	\$87.54	\$130.46	\$173.38
65-69	\$55.77	\$82.80	\$109.84	\$101.94	\$152.07	\$202.18
Δ <u>σ</u> ο	Fmala			Emple		

Age	Employ	yee & Spoi	pouse - NTU Employee & Spouse -			
BENEFIT:	\$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000
18-29	\$9.88	\$13.49	\$17.11	\$13.51	\$18.94	\$24.38
30-39	\$15.20	\$21.48	\$27.74	\$24.53	\$35.47	\$46.42
40-49	\$27.18	\$39.44	\$51.72	\$50.17	\$73.93	\$97.69
50-55	\$44.31	\$65.13	\$85.96	\$82.91	\$123.04	\$163.17
56-59	\$44.31	\$65.13	\$85.96	\$82.91	\$123.04	\$163.17
60-64	\$70.50	\$104.43	\$138.37	\$131.41	\$195.79	\$260.17
65-69	\$83.75	\$124.30	\$164.86	\$153.01	\$228.20	\$303.37

Age	Employ	vee & Child	lren - NTU	Employee & Children - TU			
BENEFIT:	\$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000	
18-29	\$8.08	\$10.49	\$12.90	\$10.50	\$14.12	\$17.75	
30-39	\$11.63	\$15.81	\$19.98	\$17.85	\$25.14	\$32.44	
40-49	\$19.62	\$27.79	\$35.97	\$34.94	\$50.78	\$66.62	
50-55	\$31.03	\$44.91	\$58.80	\$56.77	\$83.52	\$110.27	
56-59	\$31.03	\$44.91	\$58.80	\$56.77	\$83.52	\$110.27	
60-64	\$48.50	\$71.11	\$93.74	\$89.10	\$132.02	\$174.94	
65-69	\$57.33	\$84.36	\$111.40	\$103.50	\$153.63	\$203.74	

Age	Family - NTU Family - TU			J		
BENEFIT:	\$10,000	\$15,000	\$20,000	\$10,000	\$15,000	\$20,000
18-29	\$11.44	\$15.05	\$18.67	\$15.07	\$20.50	\$25.94
30-39	\$16.76	\$23.04	\$29.30	\$26.09	\$37.03	\$47.98
40-49	\$28.74	\$41.00	\$53.28	\$51.73	\$75.49	\$99.25
50-55	\$45.87	\$66.69	\$87.52	\$84.47	\$124.60	\$164.73
56-59	\$45.87	\$66.69	\$87.52	\$84.47	\$124.60	\$164.73
60-64	\$72.06	\$105.99	\$139.93	\$132.97	\$197.35	\$261.73
65-69	\$85.31	\$125.86	\$166.42	\$154.57	\$229.76	\$304.93

*Spouse Amount at 50% of Employee Amount. Child Amount at 50% of Employee Amount, capped at \$5000.



Maine

Displaying Monthly payroll deductions including Benefit Recurrence and \$50 Wellness Screening benefit with \$25/50 Lifestyle Reward Program

Age	En	nployee - I	NTU	Age			
BENEFIT:	\$10,000		\$20,000	BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$7.27	\$9.84	\$12.43	18-29	\$9.80	\$13.64	\$17.50
30-39	\$11.13	\$15.65	\$20.17	30-39	\$17.83	\$25.70	\$33.56
40-49	\$19.76	\$28.60	\$37.43	40-49	\$36.19	\$53.23	\$70.28
50-55	\$31.99	\$46.93	\$61.88	50-55	\$59.74	\$88.57	\$117.40
56-59	\$31.99	\$46.93	\$61.88	56-59	\$59.74	\$88.57	\$117.40
60-64	\$50.80	\$75.14	\$99.49	60-64	\$94.41	\$140.55	\$186.71
65-69	\$60.29	\$89.38	\$118.48	65-69	\$109.92	\$163.83	\$217.74
Age		ee & Spou	ıse* - NTU	Age			
		-		BENEFIT:	\$10,000	\$15,000	\$20,000
BENEFIT:	\$10,000	\$15,000	\$20,000	18-29	\$14.74	\$20.52	\$26.30
18-29	\$10.95	\$14.82	\$18.70	30-39	\$26.80	\$38.60	\$50.39
30-39	\$16.75	\$23.52	\$30.30	40-49	\$54.34	\$79.90	\$105.47
40-49	\$29.69	\$42.95	\$56.19	50-55	\$89.67	\$132.91	\$176.14
50-55	\$48.03	\$70.45	\$92.87	56-59	\$89.67	\$132.91	\$176.14
56-59	\$48.03	\$70.45	\$92.87	60-64	\$141.66	\$210.88	\$280.12
60-64	\$76.25	\$112.77	\$149.29	65-69	\$164.93	\$245.79	\$326.66
65-69	\$90.48	\$134.12	\$177.77	Age			
Age		ee & Child	· ·	BENEFIT:	\$10,000	\$15,000	\$20,000
1.90	NTU			18-29	\$11.53	\$15.37	\$19.23
BENEFIT:	\$10,000	\$15,000	\$20,000	30-39	\$19.56	\$27.43	\$35.29
18-29	\$9.00	\$11.57	\$14.16	40-49	\$37.92	\$54.96	\$72.01
30-39	\$12.86	\$17.38	\$21.90	50-55	\$61.47	\$90.30	\$119.13
40-49	\$21.49	\$30.33	\$39.16	56-59	\$61.47	\$90.30	\$119.13
50-55	\$33.72	\$48.66	\$63.61	60-64	\$96.14	\$142.28	\$188.44
56-59	\$33.72	\$48.66	\$63.61	65-69	\$111.65	\$165.56	\$219.47
60-64	\$52.53	\$76.87	\$101.22	Age			
65-69	\$62.02	\$91.11	\$120.21	BENEFIT:		\$15,000	
Age		amily* - N	-	18-29	\$16.47	\$22.25	\$28.03
BENEFIT:		\$15,000		30-39	\$28.53	\$40.33	\$52.12
18-29	\$12.68	\$16.55	\$20.43	40-49	\$56.07	\$81.63	\$107.20
30-39	\$18.48	\$25.25	\$32.03	50-55	\$91.40	\$134.64	\$177.87
40-49	\$31.42	\$44.68	\$57.92	56-59	\$91.40	\$134.64	\$177.87
50-55	\$49.76	\$72.18	\$94.60	60-64	\$143.39	\$212.61	\$281.85
56-59	\$49.76	\$72.18	\$94.60	65-69	\$166.66	\$247.52	\$328.39
60-64	\$77.98	\$114.50	\$151.02				
65-69	\$92.21	\$135.85	\$179.50				
05-05	ער אין	,133.03	JT/J.J0				

*Spouse Amount at 50% of Employee Amount. Child Amount at 50% of Employee Amount, capped at \$5000. NTU: Non-tobacco user; TU: Tobacco user Policy: M-8011 Underwritten by ManhattanLife Assurance Company of America.



Maryland

Displaying Monthly payroll deductions including Benefit Recurrence and \$50 Wellness Screening benefit with \$25/50 Lifestyle **Reward Program**

Age	Employee - NTU		Age	Employee - TU			
BENEFIT:	\$10,000	\$15,000	\$20,000	BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$4.48	\$6.03	\$7.57	18-29	\$6.04	\$8.36	\$10.68
30-39	\$6.75	\$9.42	\$12.09	30-39	\$10.72	\$15.39	\$20.05
40-49	\$11.82	\$17.04	\$22.25	40-49	\$21.64	\$31.75	\$41.88
50-55	\$19.15	\$28.02	\$36.90	50-55	\$35.65	\$52.78	\$69.91
56-59	\$19.15	\$28.02	\$36.90	56-59	\$35.65	\$52.78	\$69.91
60-64	\$30.42	\$44.93	\$59.44	60-64	\$56.52	\$84.08	\$111.65
65-69	\$36.13	\$53.49	\$70.85	65-69	\$65.83	\$98.05	\$130.27
Age	Employee & Spouse* - NTU			Age		yee & Spo	ouse - TU
				BENEFIT:	\$10,000	\$15,000	
BENEFIT:	\$10,000	\$15,000	\$20,000	18-29	\$9.10	\$12.58	\$16.06
18-29	\$6.77	\$9.08	\$11.39	30-39	\$16.13	\$23.12	\$30.11
30-39	\$10.16	\$14.17	\$18.18	40-49	\$32.50	\$47.67	\$62.86
40-49	\$17.77	\$25.60	\$33.41	50-55	\$53.52	\$79.21	\$104.90
50-55	\$28.76	\$42.07	\$55.39	56-59	\$53.52	\$79.21	\$104.90
56-59	\$28.76	\$42.07	\$55.39	60-64	\$84.82	\$126.17	\$167.51
60-64	\$45.67	\$67.44	\$89.20	65-69	\$98.79	\$147.11	\$195.44
65-69	\$54.23	\$80.27	\$106.32	Age	Emplo	yee & Chil	dren - TU
		1			I		
Age		ee & Child	ren* -	BENEFIT:	\$10,000	\$15,000	\$20,000
Age	Employo NTU	ee & Child	ren* -	18-29	\$7.13	\$9.45	\$11.77
Age BENEFIT:	NTU \$10,000	\$15,000	\$20,000	18-29 30-39	\$7.13 \$11.81	\$9.45 \$16.48	\$11.77 \$21.14
	NTU \$10,000 \$5.57	\$15,000 \$7.12	\$20,000 \$8.66	18-29 30-39 40-49	\$7.13 \$11.81 \$22.73	\$9.45 \$16.48 \$32.84	\$11.77 \$21.14 \$42.97
BENEFIT: 18-29 30-39	NTU \$10,000 \$5.57 \$7.84	\$15,000 \$7.12 \$10.51	\$20,000 \$8.66 \$13.18	18-29 30-39 40-49 50-55	\$7.13 \$11.81 \$22.73 \$36.74	\$9.45 \$16.48 \$32.84 \$53.87	\$11.77 \$21.14 \$42.97 \$71.00
BENEFIT: 18-29 30-39 40-49	NTU \$10,000 \$5.57 \$7.84 \$12.91	\$15,000 \$7.12 \$10.51 \$18.13	\$20,000 \$8.66 \$13.18 \$23.34	18-29 30-39 40-49 50-55 56-59	\$7.13 \$11.81 \$22.73 \$36.74 \$36.74	\$9.45 \$16.48 \$32.84 \$53.87 \$53.87	\$11.77 \$21.14 \$42.97 \$71.00 \$71.00
BENEFIT: 18-29 30-39	NTU \$10,000 \$5.57 \$7.84 \$12.91 \$20.24	\$15,000 \$7.12 \$10.51 \$18.13 \$29.11	\$20,000 \$8.66 \$13.18 \$23.34 \$37.99	18-29 30-39 40-49 50-55 56-59 60-64	\$7.13 \$11.81 \$22.73 \$36.74 \$36.74 \$57.61	\$9.45 \$16.48 \$32.84 \$53.87 \$53.87 \$85.17	\$11.77 \$21.14 \$42.97 \$71.00 \$71.00 \$112.74
BENEFIT: 18-29 30-39 40-49 50-55 56-59	NTU \$10,000 \$5.57 \$7.84 \$12.91 \$20.24 \$20.24	\$15,000 \$7.12 \$10.51 \$18.13 \$29.11 \$29.11	\$20,000 \$8.66 \$13.18 \$23.34 \$37.99 \$37.99	18-29 30-39 40-49 50-55 56-59 60-64 65-69	\$7.13 \$11.81 \$22.73 \$36.74 \$36.74 \$57.61 \$66.92	\$9.45 \$16.48 \$32.84 \$53.87 \$53.87 \$85.17 \$99.14	\$11.77 \$21.14 \$42.97 \$71.00 \$71.00 \$112.74 \$131.36
BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64	NTU \$10,000 \$5.57 \$7.84 \$12.91 \$20.24 \$20.24 \$31.51	\$15,000 \$7.12 \$10.51 \$18.13 \$29.11 \$29.11 \$46.02	\$20,000 \$8.66 \$13.18 \$23.34 \$37.99 \$37.99 \$60.53	18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age	\$7.13 \$11.81 \$22.73 \$36.74 \$36.74 \$57.61 \$66.92	\$9.45 \$16.48 \$32.84 \$53.87 \$53.87 \$85.17 \$99.14 Family - T	\$11.77 \$21.14 \$42.97 \$71.00 \$71.00 \$112.74 \$131.36 U
BENEFIT: 18-29 30-39 40-49 50-55 56-59	NTU \$10,000 \$5.57 \$7.84 \$12.91 \$20.24 \$20.24 \$31.51 \$37.22	\$15,000 \$7.12 \$10.51 \$18.13 \$29.11 \$29.11 \$46.02 \$54.58	\$20,000 \$8.66 \$13.18 \$23.34 \$37.99 \$37.99 \$60.53 \$71.94	18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT:	\$7.13 \$11.81 \$22.73 \$36.74 \$36.74 \$57.61 \$66.92 \$10,000	\$9.45 \$16.48 \$32.84 \$53.87 \$53.87 \$85.17 \$99.14 Family - T \$15,000	\$11.77 \$21.14 \$42.97 \$71.00 \$71.00 \$112.74 \$131.36 U \$20,000
BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age	NTU \$10,000 \$5.57 \$7.84 \$12.91 \$20.24 \$20.24 \$31.51 \$37.22 F	\$15,000 \$7.12 \$10.51 \$18.13 \$29.11 \$29.11 \$46.02 \$54.58 amily* - N	\$20,000 \$8.66 \$13.18 \$23.34 \$37.99 \$37.99 \$60.53 \$71.94 TU	18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29	\$7.13 \$11.81 \$22.73 \$36.74 \$36.74 \$57.61 \$66.92 \$10,000 \$10.19	\$9.45 \$16.48 \$32.84 \$53.87 \$53.87 \$85.17 \$99.14 Family - T \$15,000 \$13.67	\$11.77 \$21.14 \$42.97 \$71.00 \$71.00 \$112.74 \$131.36 U \$20,000 \$17.15
BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT:	NTU \$10,000 \$5.57 \$7.84 \$12.91 \$20.24 \$20.24 \$31.51 \$37.22 F \$10,000	\$15,000 \$7.12 \$10.51 \$18.13 \$29.11 \$29.11 \$46.02 \$54.58 amily* - N \$15,000	\$20,000 \$8.66 \$13.18 \$23.34 \$37.99 \$37.99 \$60.53 \$71.94 TU \$20,000	18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39	\$7.13 \$11.81 \$22.73 \$36.74 \$36.74 \$57.61 \$66.92 \$10,000 \$10.19 \$17.22	\$9.45 \$16.48 \$32.84 \$53.87 \$53.87 \$85.17 \$99.14 Family - T \$15,000 \$13.67 \$24.21	\$11.77 \$21.14 \$42.97 \$71.00 \$71.00 \$112.74 \$131.36 U \$20,000 \$17.15 \$31.20
BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29	NTU \$10,000 \$5.57 \$7.84 \$12.91 \$20.24 \$20.24 \$31.51 \$37.22 F \$10,000 \$7.86	\$15,000 \$7.12 \$10.51 \$18.13 \$29.11 \$46.02 \$54.58 amily* - N \$15,000 \$10.17	\$20,000 \$8.66 \$13.18 \$23.34 \$37.99 \$37.99 \$60.53 \$71.94 TU \$20,000 \$12.48	18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49	\$7.13 \$11.81 \$22.73 \$36.74 \$36.74 \$57.61 \$66.92 \$10,000 \$10.19 \$17.22 \$33.59	\$9.45 \$16.48 \$32.84 \$53.87 \$53.87 \$85.17 \$99.14 Family - T \$15,000 \$13.67 \$24.21 \$48.76	\$11.77 \$21.14 \$42.97 \$71.00 \$112.74 \$131.36 U \$20,000 \$17.15 \$31.20 \$63.95
BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39	NTU \$10,000 \$5.57 \$7.84 \$12.91 \$20.24 \$20.24 \$31.51 \$37.22 F \$10,000 \$7.86 \$11.25	\$15,000 \$7.12 \$10.51 \$18.13 \$29.11 \$29.11 \$46.02 \$54.58 amily* - N \$15,000 \$10.17 \$15.26	\$20,000 \$8.66 \$13.18 \$23.34 \$37.99 \$37.99 \$60.53 \$71.94 TU \$20,000 \$12.48 \$19.27	18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55	\$7.13 \$11.81 \$22.73 \$36.74 \$36.74 \$57.61 \$66.92 \$10,000 \$10.19 \$10.19 \$17.22 \$33.59 \$54.61	\$9.45 \$16.48 \$32.84 \$53.87 \$53.87 \$85.17 \$99.14 Family - T \$15,000 \$13.67 \$24.21 \$48.76 \$80.30	\$11.77 \$21.14 \$42.97 \$71.00 \$71.00 \$112.74 \$131.36 V \$20,000 \$17.15 \$31.20 \$63.95 \$105.99
BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49	NTU \$10,000 \$5.57 \$7.84 \$12.91 \$20.24 \$20.24 \$31.51 \$37.22 F \$10,000 \$7.86 \$11.25 \$18.86	\$15,000 \$7.12 \$10.51 \$18.13 \$29.11 \$46.02 \$54.58 amily* - N \$15,000 \$10.17 \$15.26 \$26.69	\$20,000 \$8.66 \$13.18 \$23.34 \$37.99 \$60.53 \$71.94 TU \$20,000 \$12.48 \$19.27 \$34.50	18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55 56-59	\$7.13 \$11.81 \$22.73 \$36.74 \$36.74 \$57.61 \$66.92 \$10,000 \$10.19 \$17.22 \$33.59 \$54.61 \$54.61	\$9.45 \$16.48 \$32.84 \$53.87 \$53.87 \$85.17 \$99.14 Family - T \$15,000 \$13.67 \$24.21 \$48.76 \$80.30 \$80.30	\$11.77 \$21.14 \$42.97 \$71.00 \$112.74 \$131.36 V \$20,000 \$17.15 \$31.20 \$63.95 \$105.99 \$105.99
BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55	NTU \$10,000 \$5.57 \$7.84 \$12.91 \$20.24 \$20.24 \$31.51 \$37.22 F \$10,000 \$7.86 \$11.25 \$18.86 \$29.85	\$15,000 \$7.12 \$10.51 \$18.13 \$29.11 \$29.11 \$46.02 \$54.58 amily* - N \$15,000 \$10.17 \$15.26 \$26.69 \$43.16	\$20,000 \$8.66 \$13.18 \$23.34 \$37.99 \$37.99 \$60.53 \$71.94 TU \$20,000 \$12.48 \$19.27 \$34.50 \$56.48	18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64	\$7.13 \$11.81 \$22.73 \$36.74 \$36.74 \$57.61 \$66.92 \$10.19 \$10.19 \$17.22 \$33.59 \$54.61 \$54.61 \$54.61	\$9.45 \$16.48 \$32.84 \$53.87 \$53.87 \$85.17 \$99.14 Family - T \$15,000 \$13.67 \$24.21 \$48.76 \$80.30 \$80.30 \$127.26	\$11.77 \$21.14 \$42.97 \$71.00 \$71.00 \$112.74 \$131.36 \$131.36 \$131.36 \$131.36 \$131.36 \$131.36 \$131.36 \$131.36 \$131.36 \$131.36 \$105.99 \$105.99 \$105.99
BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55 56-59	NTU \$10,000 \$5.57 \$7.84 \$12.91 \$20.24 \$20.24 \$31.51 \$37.22 F \$10,000 \$7.86 \$11.25 \$18.86 \$29.85 \$29.85	\$15,000 \$7.12 \$10.51 \$18.13 \$29.11 \$46.02 \$54.58 amily* - N \$15,000 \$10.17 \$15.26 \$26.69 \$43.16 \$43.16	\$20,000 \$8.66 \$13.18 \$23.34 \$37.99 \$37.99 \$60.53 \$71.94 TU \$20,000 \$12.48 \$19.27 \$34.50 \$56.48	18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55 56-59	\$7.13 \$11.81 \$22.73 \$36.74 \$36.74 \$57.61 \$66.92 \$10,000 \$10.19 \$17.22 \$33.59 \$54.61 \$54.61	\$9.45 \$16.48 \$32.84 \$53.87 \$53.87 \$85.17 \$99.14 Family - T \$15,000 \$13.67 \$24.21 \$48.76 \$80.30 \$80.30	\$11.77 \$21.14 \$42.97 \$71.00 \$112.74 \$131.36 V \$20,000 \$17.15 \$31.20 \$63.95 \$105.99 \$105.99
BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55	NTU \$10,000 \$5.57 \$7.84 \$12.91 \$20.24 \$20.24 \$31.51 \$37.22 F \$10,000 \$7.86 \$11.25 \$18.86 \$29.85	\$15,000 \$7.12 \$10.51 \$18.13 \$29.11 \$29.11 \$46.02 \$54.58 amily* - N \$15,000 \$10.17 \$15.26 \$26.69 \$43.16	\$20,000 \$8.66 \$13.18 \$23.34 \$37.99 \$37.99 \$60.53 \$71.94 TU \$20,000 \$12.48 \$19.27 \$34.50 \$56.48	18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64	\$7.13 \$11.81 \$22.73 \$36.74 \$36.74 \$57.61 \$66.92 \$10.19 \$10.19 \$17.22 \$33.59 \$54.61 \$54.61 \$54.61	\$9.45 \$16.48 \$32.84 \$53.87 \$53.87 \$85.17 \$99.14 Family - T \$15,000 \$13.67 \$24.21 \$48.76 \$80.30 \$80.30 \$127.26	\$11.77 \$21.14 \$42.97 \$71.00 \$71.00 \$112.74 \$131.36 \$131.36 \$131.36 \$131.36 \$131.36 \$131.36 \$131.36 \$131.36 \$131.36 \$105.99 \$105.99 \$105.99

*Spouse Amount at 50% of Employee Amount. Child Amount at 50% of Employee Amount, capped at \$5000. NTU: Non-tobacco user; TU: Tobacco user Policy: M-8011 Underwritten by ManhattanLife Assurance Company of America.



Minnesota

Displaying Monthly payroll deductions including Benefit Recurrence and \$50 Wellness Screening benefit with \$25/50 Lifestyle Reward Program

Age	En	nployee - I	NTU	Age	E	mployee -	TU
BENEFIT:	\$10,000	\$15,000	\$20,000	BENEFIT:	\$10,000	\$15,000	\$20,000
18-29	\$4.94	\$6.59	\$8.26	18-29	\$6.61	\$9.11	\$11.60
30-39	\$7.36	\$10.22	\$13.10	30-39	\$11.64	\$16.66	\$21.67
40-49	\$12.82	\$18.43	\$24.03	40-49	\$23.38	\$34.26	\$45.15
50-55	\$20.70	\$30.23	\$39.77	50-55	\$38.44	\$56.85	\$75.27
56-59	\$20.70	\$30.23	\$39.77	56-59	\$38.44	\$56.85	\$75.27
60-64	\$32.80	\$48.41	\$64.00	60-64	\$60.88	\$90.51	\$120.16
65-69	\$38.95	\$57.62	\$76.30	65-69	\$70.89	\$105.54	\$140.17
Age	Employee & Spouse* - NTU			Age	Emplo	yee & Spo	ouse - TU
				BENEFIT:	\$10,000	\$15,000	\$20,000
BENEFIT:	\$10,000	\$15,000	\$20,000	18-29	\$9.96	\$13.71	\$17.45
18-29	\$7.45	\$9.94	\$12.44	30-39	\$17.50	\$25.03	\$32.55
30-39	\$11.08	\$15.38	\$19.70	40-49	\$35.12	\$51.44	\$67.77
40-49	\$19.28	\$27.69	\$36.09	50-55	\$57.70	\$85.33	\$112.95
50-55	\$31.09	\$45.39	\$59.71	56-59	\$57.70	\$85.33	\$112.95
56-59	\$31.09	\$45.39	\$59.71	60-64	\$91.36	\$135.81	\$180.28
60-64	\$49.25	\$72.65	\$96.04	65-69	\$106.39	\$158.35	\$210.30
65-69	\$58.47	\$86.48	\$114.49	Age	Employ	yee & Chil	dren - TU
	<i>\$30.17</i>	900.10	9117.7J	-	-		
Age	Employe	ee & Child	· ·	BENEFIT:	\$10,000	\$15,000	\$20,000
			· ·	BENEFIT: 18-29	\$10,000 \$7.80	\$15,000 \$10.30	\$20,000 \$12.79
	Employe	ee & Child	· ·	BENEFIT: 18-29 30-39	\$10,000 \$7.80 \$12.83	\$15,000 \$10.30 \$17.85	\$20,000 \$12.79 \$22.86
Age	Employe NTU	ee & Child \$15,000 \$7.78	ren* - \$20,000 \$9.45	BENEFIT: 18-29 30-39 40-49	\$10,000 \$7.80 \$12.83 \$24.57	\$15,000 \$10.30 \$17.85 \$35.45	\$20,000 \$12.79 \$22.86 \$46.34
Age BENEFIT:	Employe NTU \$10,000	ee & Child \$15,000	ren* - \$20,000	BENEFIT: 18-29 30-39 40-49 50-55	\$10,000 \$7.80 \$12.83 \$24.57 \$39.63	\$15,000 \$10.30 \$17.85 \$35.45 \$58.04	\$20,000 \$12.79 \$22.86 \$46.34 \$76.46
Age BENEFIT: 18-29	Employe NTU \$10,000 \$6.13	ee & Child \$15,000 \$7.78	ren* - \$20,000 \$9.45	BENEFIT: 18-29 30-39 40-49 50-55 56-59	\$10,000 \$7.80 \$12.83 \$24.57 \$39.63 \$39.63	\$15,000 \$10.30 \$17.85 \$35.45 \$58.04 \$58.04	\$20,000 \$12.79 \$22.86 \$46.34 \$76.46 \$76.46
Age BENEFIT: 18-29 30-39	Employe NTU \$10,000 \$6.13 \$8.55	ee & Child \$15,000 \$7.78 \$11.41	ren* - \$20,000 \$9.45 \$14.29	BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64	\$10,000 \$7.80 \$12.83 \$24.57 \$39.63 \$39.63 \$39.63	\$15,000 \$10.30 \$17.85 \$35.45 \$58.04 \$58.04 \$91.70	\$20,000 \$12.79 \$22.86 \$46.34 \$76.46 \$76.46 \$121.35
Age BENEFIT: 18-29 30-39 40-49	Employe NTU \$10,000 \$6.13 \$8.55 \$14.01	ee & Child \$15,000 \$7.78 \$11.41 \$19.62	ren*- \$20,000 \$9.45 \$14.29 \$25.22	BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69	\$10,000 \$7.80 \$12.83 \$24.57 \$39.63 \$39.63 \$62.07 \$72.08	\$15,000 \$10.30 \$17.85 \$35.45 \$58.04 \$58.04 \$91.70 \$106.73	\$20,000 \$12.79 \$22.86 \$46.34 \$76.46 \$76.46 \$121.35 \$141.36
Age BENEFIT: 18-29 30-39 40-49 50-55	Employe NTU \$10,000 \$6.13 \$8.55 \$14.01 \$21.89	ee & Child \$15,000 \$7.78 \$11.41 \$19.62 \$31.42	ren*- \$20,000 \$9.45 \$14.29 \$25.22 \$40.96	BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age	\$10,000 \$7.80 \$12.83 \$24.57 \$39.63 \$39.63 \$62.07 \$72.08	\$15,000 \$10.30 \$17.85 \$35.45 \$58.04 \$58.04 \$91.70 \$106.73 Family - T	\$20,000 \$12.79 \$22.86 \$46.34 \$76.46 \$76.46 \$121.35 \$141.36
Age BENEFIT: 18-29 30-39 40-49 50-55 56-59	Employe NTU \$10,000 \$6.13 \$8.55 \$14.01 \$21.89 \$21.89 \$33.99 \$40.14	\$15,000 \$7.78 \$11.41 \$19.62 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42	ren*- \$20,000 \$9.45 \$14.29 \$25.22 \$40.96 \$40.96 \$65.19 \$77.49	BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT:	\$10,000 \$7.80 \$12.83 \$24.57 \$39.63 \$39.63 \$62.07 \$72.08 \$10,000	\$15,000 \$10.30 \$17.85 \$35.45 \$58.04 \$58.04 \$91.70 \$106.73 Family - T \$15,000	\$20,000 \$12.79 \$22.86 \$46.34 \$76.46 \$76.46 \$121.35 \$141.36 U \$20,000
Age BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age	Employe NTU \$10,000 \$6.13 \$8.55 \$14.01 \$21.89 \$21.89 \$33.99 \$40.14	\$15,000 \$7.78 \$11.41 \$19.62 \$31.42 \$31.42 \$49.60 \$58.81 amily* - N	ren*- \$20,000 \$9.45 \$14.29 \$25.22 \$40.96 \$40.96 \$65.19 \$77.49 TU	BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29	\$10,000 \$7.80 \$12.83 \$24.57 \$39.63 \$39.63 \$62.07 \$72.08 \$10,000 \$11.15	\$15,000 \$10.30 \$17.85 \$35.45 \$58.04 \$58.04 \$91.70 \$106.73 Family - T \$15,000 \$14.90	\$20,000 \$12.79 \$22.86 \$46.34 \$76.46 \$76.46 \$121.35 \$141.36 U \$20,000 \$18.64
Age BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT:	Employe NTU \$10,000 \$6.13 \$8.55 \$14.01 \$21.89 \$21.89 \$21.89 \$33.99 \$40.14 F	\$15,000 \$7.78 \$11.41 \$19.62 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$31.42 \$358.81 amily* - N \$15,000	ren* - \$20,000 \$9.45 \$14.29 \$25.22 \$40.96 \$40.96 \$65.19 \$77.49 TU \$20,000	BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39	\$10,000 \$7.80 \$12.83 \$24.57 \$39.63 \$39.63 \$62.07 \$72.08 \$10,000 \$11.15 \$18.69	\$15,000 \$10.30 \$17.85 \$35.45 \$58.04 \$58.04 \$91.70 \$106.73 Family - T \$15,000 \$14.90 \$26.22	\$20,000 \$12.79 \$22.86 \$46.34 \$76.46 \$76.46 \$121.35 \$141.36 \$141.36 \$141.36
Age BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29	Employe NTU \$10,000 \$6.13 \$8.55 \$14.01 \$21.89 \$21.89 \$33.99 \$40.14 F \$10,000 \$8.64	\$15,000 \$7.78 \$11.41 \$19.62 \$31.42 \$31.42 \$49.60 \$58.81 amily* - N \$15,000 \$11.13	ren*- \$20,000 \$9.45 \$14.29 \$25.22 \$40.96 \$40.96 \$65.19 \$77.49 TU \$20,000 \$13.63	BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49	\$10,000 \$7.80 \$12.83 \$24.57 \$39.63 \$39.63 \$62.07 \$72.08 \$10,000 \$11.15 \$18.69 \$36.31	\$15,000 \$10.30 \$17.85 \$35.45 \$58.04 \$58.04 \$91.70 \$106.73 Family - T \$15,000 \$14.90 \$26.22 \$52.63	\$20,000 \$12.79 \$22.86 \$46.34 \$76.46 \$76.46 \$121.35 \$141.36 U \$20,000 \$18.64 \$33.74 \$68.96
Age BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39	Employe NTU \$10,000 \$6.13 \$8.55 \$14.01 \$21.89 \$21.89 \$33.99 \$40.14 F \$10,000 \$8.64 \$12.27	ee & Child \$15,000 \$7.78 \$11.41 \$19.62 \$31.42 \$31.42 \$49.60 \$58.81 amily* - N \$15,000 \$11.13 \$16.57	ren*- \$20,000 \$9.45 \$14.29 \$25.22 \$40.96 \$40.96 \$65.19 \$77.49 TU \$20,000 \$13.63 \$20.89	BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55	<pre>\$10,000 \$7.80 \$12.83 \$24.57 \$39.63 \$39.63 \$62.07 \$72.08 \$10,000 \$11.15 \$18.69 \$36.31 \$58.89</pre>	\$15,000 \$10.30 \$17.85 \$35.45 \$58.04 \$58.04 \$91.70 \$106.73 Family - T \$15,000 \$14.90 \$26.22 \$52.63 \$86.52	\$20,000 \$12.79 \$22.86 \$46.34 \$76.46 \$76.46 \$121.35 \$141.36 \$141.36 \$141.36 \$141.36 \$141.36 \$141.36
Age BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29	Employe NTU \$10,000 \$6.13 \$8.55 \$14.01 \$21.89 \$21.89 \$21.89 \$33.99 \$40.14 F \$10,000 \$8.64 \$12.27 \$20.47	\$ 28.88 \$ 28.88 \$ 15,000 \$ 7.78 \$ 11.41 \$ 19.62 \$ 31.42 \$ 31.60 \$ 57 \$ 28.88	ren*- \$20,000 \$9.45 \$14.29 \$25.22 \$40.96 \$40.96 \$65.19 \$77.49 TU \$20,000 \$13.63 \$20.89 \$37.28	BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55 56-59	\$10,000 \$7.80 \$12.83 \$24.57 \$39.63 \$39.63 \$62.07 \$62.07 \$12.08 \$10,000 \$11.15 \$18.69 \$36.31 \$58.89 \$58.89	\$15,000 \$10.30 \$17.85 \$35.45 \$58.04 \$58.04 \$91.70 \$106.73 Family - T \$15,000 \$14.90 \$26.22 \$52.63 \$86.52 \$86.52	\$20,000 \$12.79 \$22.86 \$46.34 \$76.46 \$121.35 \$141.36 U \$20,000 \$18.64 \$33.74 \$68.96 \$114.14
Age BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55	Employe NTU \$10,000 \$6.13 \$8.55 \$14.01 \$21.89 \$21.89 \$33.99 \$40.14 F \$10,000 \$8.64 \$12.27 \$20.47 \$32.28	* Child * 15,000 * 7.78 * 11.41 * 19.62 * 31.42 * 31.42 * 31.42 * 49.60 * 58.81 amily* - N * 15,000 * 11.13 * 16.57 * 28.88 * 46.58	ren*- \$20,000 \$9.45 \$14.29 \$25.22 \$40.96 \$40.96 \$65.19 \$77.49 TU \$20,000 \$13.63 \$20.89 \$37.28 \$60.90	BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64	\$10,000 \$7.80 \$12.83 \$24.57 \$39.63 \$39.63 \$62.07 \$72.08 \$10,000 \$11.15 \$18.69 \$36.31 \$58.89 \$92.55	\$15,000 \$10.30 \$17.85 \$35.45 \$58.04 \$58.04 \$91.70 \$106.73 Family - T \$15,000 \$14.90 \$26.22 \$52.63 \$86.52 \$86.52 \$137.00	\$20,000 \$12.79 \$22.86 \$46.34 \$76.46 \$121.35 \$141.36 \$141.36 \$141.36 \$18.64 \$33.74 \$68.96 \$114.14 \$181.47
Age BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49	Employe NTU \$10,000 \$6.13 \$8.55 \$14.01 \$21.89 \$21.89 \$21.89 \$33.99 \$40.14 F \$10,000 \$8.64 \$12.27 \$20.47	\$ 28.88 \$ 28.88 \$ 15,000 \$ 7.78 \$ 11.41 \$ 19.62 \$ 31.42 \$ 31.60 \$ 57 \$ 28.88	ren*- \$20,000 \$9.45 \$14.29 \$25.22 \$40.96 \$40.96 \$65.19 \$77.49 TU \$20,000 \$13.63 \$20.89 \$37.28 \$60.90 \$60.90	BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55 56-59	\$10,000 \$7.80 \$12.83 \$24.57 \$39.63 \$39.63 \$62.07 \$62.07 \$12.08 \$10,000 \$11.15 \$18.69 \$36.31 \$58.89 \$58.89	\$15,000 \$10.30 \$17.85 \$35.45 \$58.04 \$58.04 \$91.70 \$106.73 Family - T \$15,000 \$14.90 \$26.22 \$52.63 \$86.52 \$86.52	\$20,000 \$12.79 \$22.86 \$46.34 \$76.46 \$121.35 \$141.36 U \$20,000 \$18.64 \$33.74 \$68.96 \$114.14
Age BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55	Employe NTU \$10,000 \$6.13 \$8.55 \$14.01 \$21.89 \$21.89 \$33.99 \$40.14 F \$10,000 \$8.64 \$12.27 \$20.47 \$32.28	* Child * 15,000 * 7.78 * 11.41 * 19.62 * 31.42 * 31.42 * 31.42 * 49.60 * 58.81 amily* - N * 15,000 * 11.13 * 16.57 * 28.88 * 46.58	ren*- \$20,000 \$9.45 \$14.29 \$25.22 \$40.96 \$40.96 \$65.19 \$77.49 TU \$20,000 \$13.63 \$20.89 \$37.28 \$60.90	BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64	\$10,000 \$7.80 \$12.83 \$24.57 \$39.63 \$39.63 \$62.07 \$72.08 \$10,000 \$11.15 \$18.69 \$36.31 \$58.89 \$92.55	\$15,000 \$10.30 \$17.85 \$35.45 \$58.04 \$58.04 \$91.70 \$106.73 Family - T \$15,000 \$14.90 \$26.22 \$52.63 \$86.52 \$86.52 \$137.00	\$20,000 \$12.79 \$22.86 \$46.34 \$76.46 \$121.35 \$141.36 \$141.36 \$18.64 \$33.74 \$68.96 \$114.14 \$114.14 \$181.47

*Spouse Amount at 50% of Employee Amount. Child Amount at 50% of Employee Amount, capped at \$5000. NTU: Non-tobacco user; TU: Tobacco user Policy: M-8011 Underwritten by ManhattanLife Assurance Company of America.



DE, ND, OH

Displaying Monthly payroll deductions including Benefit Recurrence and \$50 Wellness Screening benefit with \$25/50 Lifestyle Reward Program

Age	En	nployee - I	NTU	Age	E	m
BENEFIT:			\$20,000	BENEFIT:	\$10,000	\$:
18-29	\$6.90	\$9.49	\$12.08	18-29	\$9.50	
30-39	\$10.70	\$15.20	\$19.70	30-39	\$17.40	
40-49	\$19.30	\$28.10	\$36.91	40-49	\$35.80	F
50-55	\$31.60	\$46.54	\$61.49	50-55	\$59.30	ŀ
56-59	\$31.60	\$46.54	\$61.49	56-59	\$59.30	ŀ
60-64	\$50.40	\$74.75	\$99.09	60-64	\$94.10	ŀ
65-69	\$59.90	\$89.00	\$118.10	65-69	\$109.60	ŀ
Age	Employ	ee & Spou	ise* - NTU	Age	Emplo	
				BENEFIT:	\$10,000	
BENEFIT:	\$10,000	\$15,000	\$20,000	18-29	\$14.35	
18-29	\$10.45	\$14.33	\$18.23	30-39	\$26.20	
30-39	\$16.15	\$22.91	\$29.65	40-49	\$53.80	
40-49	\$29.05	\$42.25	\$55.46	50-55	\$89.05	
50-55	\$47.50	\$69.91	\$92.34	56-59	\$89.05	
56-59	\$47.50	\$69.91	\$92.34	60-64	\$141.25	
60-64	\$75.70	\$112.22	\$148.74	65-69	\$164.50	
65-69	\$89.95	\$133.60	\$177.25	Age	Employ	/
Age	Employ	ee & Child	ren* -	BENEFIT:	\$10,000	
	NTU			18-29	\$11.15	
		\$15,000	\$20,000	30-39	\$19.05	
BENEFII:	\$10,000					
BENEFIT: 18-29	\$10,000 \$8.55	\$11.14	\$13.73	40-49	\$37.45	
			\$13.73 \$21.35	40-49 50-55	\$60.95	
18-29	\$8.55	\$11.14	-	50-55 56-59	\$60.95 \$60.95	
18-29 30-39	\$8.55 \$12.35	\$11.14 \$16.85	\$21.35	50-55	\$60.95 \$60.95 \$95.75	
18-29 30-39 40-49	\$8.55 \$12.35 \$20.95	\$11.14 \$16.85 \$29.75	\$21.35 \$38.56	50-55 56-59	\$60.95 \$60.95 \$95.75 \$111.25	
18-29 30-39 40-49 50-55	\$8.55 \$12.35 \$20.95 \$33.25	\$11.14 \$16.85 \$29.75 \$48.19	\$21.35 \$38.56 \$63.14	50-55 56-59 60-64 65-69 Age	\$60.95 \$60.95 \$95.75 \$111.25	F
18-29 30-39 40-49 50-55 56-59	\$8.55 \$12.35 \$20.95 \$33.25 \$33.25	\$11.14 \$16.85 \$29.75 \$48.19 \$48.19	\$21.35 \$38.56 \$63.14 \$63.14	50-55 56-59 60-64 65-69 Age BENEFIT:	\$60.95 \$60.95 \$95.75 \$111.25 \$10,000	F
18-29 30-39 40-49 50-55 56-59 60-64 65-69	\$8.55 \$12.35 \$20.95 \$33.25 \$33.25 \$52.05 \$61.55	\$11.14 \$16.85 \$29.75 \$48.19 \$48.19 \$76.40	\$21.35 \$38.56 \$63.14 \$63.14 \$100.74 \$119.75	50-55 56-59 60-64 65-69 Age BENEFIT: 18-29	\$60.95 \$60.95 \$95.75 \$111.25 \$10,000 \$16.00	
18-29 30-39 40-49 50-55 56-59 60-64 65-69	\$8.55 \$12.35 \$20.95 \$33.25 \$33.25 \$52.05 \$61.55 F	\$11.14 \$16.85 \$29.75 \$48.19 \$48.19 \$76.40 \$90.65	\$21.35 \$38.56 \$63.14 \$63.14 \$100.74 \$119.75 TU	50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39	\$60.95 \$60.95 \$95.75 \$111.25 \$10,000 \$16.00 \$27.85	
18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age	\$8.55 \$12.35 \$20.95 \$33.25 \$33.25 \$52.05 \$61.55 F	\$11.14 \$16.85 \$29.75 \$48.19 \$48.19 \$76.40 \$90.65 amily* - N	\$21.35 \$38.56 \$63.14 \$63.14 \$100.74 \$119.75 TU \$20,000 \$19.88	50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49	\$60.95 \$60.95 \$95.75 \$111.25 \$10,000 \$16.00 \$27.85 \$55.45	
18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT:	\$8.55 \$12.35 \$20.95 \$33.25 \$33.25 \$52.05 \$61.55 F \$10,000	\$11.14 \$16.85 \$29.75 \$48.19 \$48.19 \$76.40 \$90.65 amily* - N \$15,000	\$21.35 \$38.56 \$63.14 \$100.74 \$119.75 TU \$20,000 \$19.88 \$31.30	50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55	\$60.95 \$60.95 \$95.75 \$111.25 \$10,000 \$16.00 \$27.85 \$55.45 \$90.70	F
30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29	\$8.55 \$12.35 \$20.95 \$33.25 \$33.25 \$52.05 \$61.55 F \$10,000 \$12.10	\$11.14 \$16.85 \$29.75 \$48.19 \$48.19 \$76.40 \$90.65 amily* - N \$15,000 \$15.98	\$21.35 \$38.56 \$63.14 \$63.14 \$100.74 \$119.75 TU \$20,000 \$19.88	50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55 56-59	\$60.95 \$60.95 \$95.75 \$111.25 \$10,000 \$16.00 \$27.85 \$55.45 \$90.70 \$90.70	
18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39	\$8.55 \$12.35 \$20.95 \$33.25 \$33.25 \$52.05 \$61.55 F \$10,000 \$12.10 \$17.80	\$11.14 \$16.85 \$29.75 \$48.19 \$48.19 \$76.40 \$90.65 amily* - N \$15,000 \$15.98 \$24.56	\$21.35 \$38.56 \$63.14 \$100.74 \$119.75 TU \$20,000 \$19.88 \$31.30	50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64	\$60.95 \$60.95 \$95.75 \$111.25 \$10,000 \$16.00 \$27.85 \$55.45 \$90.70 \$90.70 \$142.90	
18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49	\$8.55 \$12.35 \$20.95 \$33.25 \$52.05 \$61.55 F \$10,000 \$12.10 \$17.80 \$30.70	\$11.14 \$16.85 \$29.75 \$48.19 \$48.19 \$76.40 \$90.65 amily* - N \$15.98 \$24.56 \$43.90	\$21.35 \$38.56 \$63.14 \$100.74 \$119.75 TU \$20,000 \$19.88 \$31.30 \$57.11	50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55 56-59	\$60.95 \$60.95 \$95.75 \$111.25 \$10,000 \$16.00 \$27.85 \$55.45 \$90.70 \$90.70	
18-29 30-39 40-49 50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55	\$8.55 \$12.35 \$20.95 \$33.25 \$52.05 \$61.55 \$10,000 \$12.10 \$12.10 \$17.80 \$30.70 \$49.15	\$11.14 \$16.85 \$29.75 \$48.19 \$48.19 \$76.40 \$90.65 amily* - N \$15,000 \$15.98 \$24.56 \$43.90 \$71.56	\$21.35 \$38.56 \$63.14 \$100.74 \$119.75 TU \$20,000 \$19.88 \$31.30 \$57.11 \$93.99	50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64	\$60.95 \$60.95 \$95.75 \$111.25 \$10,000 \$16.00 \$27.85 \$55.45 \$90.70 \$90.70 \$142.90	
18-29 30-39 40-49 50-55 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55 56-59	\$8.55 \$12.35 \$20.95 \$33.25 \$52.05 \$61.55 F \$10,000 \$12.10 \$17.80 \$30.70 \$49.15 \$49.15	\$11.14 \$16.85 \$29.75 \$48.19 \$48.19 \$76.40 \$90.65 amily* - N \$15.98 \$24.56 \$43.90 \$71.56 \$71.56	\$21.35 \$38.56 \$63.14 \$100.74 \$119.75 TU \$20,000 \$19.88 \$31.30 \$57.11 \$93.99 \$93.99	50-55 56-59 60-64 65-69 Age BENEFIT: 18-29 30-39 40-49 50-55 56-59 60-64	\$60.95 \$60.95 \$95.75 \$111.25 \$10,000 \$16.00 \$27.85 \$55.45 \$90.70 \$90.70 \$142.90	

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