

Monthly Accident Rates	
<u>Bronze Rates (including Enhanced Benefit Rider and Wellness Benefit)</u>	
Employee	\$ 16.22
Employee & Spouse	\$ 30.23
Employee & Children	\$ 32.13
Family	\$ 43.57

Monthly Heart/Stroke Rates Per Unit				
Ages < 30				
	Base	ICU	1st Diagnosis Rider	Total
Employee	\$ 3.17	\$ 0.42	\$ 3.88	\$ 7.47
Employee & Spouse	\$ 6.34	\$ 0.84	\$ 7.76	\$ 14.95
Employee & Children	\$ 4.14	\$ 0.87	\$ 6.59	\$ 11.60
Family	\$ 7.31	\$ 1.29	\$ 10.47	\$ 19.07

Monthly Heart/Stroke Rates Per Unit				
Ages 30 to 44				
	Base	ICU	1st Diagnosis Rider	Total
Employee	\$ 10.26	\$ 0.73	\$ 8.04	\$ 19.03
Employee & Spouse	\$ 20.52	\$ 1.46	\$ 16.08	\$ 38.06
Employee & Children	\$ 11.23	\$ 1.18	\$ 10.75	\$ 23.15
Family	\$ 21.49	\$ 1.91	\$ 18.79	\$ 42.19

Monthly Heart/Stroke Rates Per Unit				
Ages 45 to 59				
	Base	ICU	1st Diagnosis Rider	Total
Employee	\$ 23.23	\$ 0.93	\$ 18.78	\$ 42.94
Employee & Spouse	\$ 46.46	\$ 1.87	\$ 37.56	\$ 85.89
Employee & Children	\$ 24.19	\$ 1.38	\$ 21.49	\$ 47.07
Family	\$ 47.42	\$ 2.32	\$ 40.27	\$ 90.01

Monthly Heart/Stroke Rates Per Unit				
Ages > 59				
	Base	ICU	1st Diagnosis Rider	Total
Employee	\$ 46.14	\$ 1.01	\$ 32.07	\$ 79.21
Employee & Spouse	\$ 92.27	\$ 2.03	\$ 64.13	\$ 158.43
Employee & Children	\$ 47.10	\$ 1.46	\$ 34.77	\$ 83.34
Family	\$ 93.24	\$ 2.48	\$ 66.84	\$ 162.55