

Voluntary Short-Term Disability Insurance*

McPherson College | All Eligible Employees | 941712

Protect your paycheck

Imagine you hurt your back, and your doctor recommends you stay home from work for four weeks. Or imagine you just delivered twins. You can't work, but you have bills to pay. Short-term disability replaces part of your income if you can't work for a short time due to a covered disability. You can use the weekly check to help pay everyday expenses, like your mortgage or rent, utilities, childcare and groceries.

How it works

Your employer is offering you and your coworkers this coverage as a group, at a group rate. You are responsible for paying a portion or all of the cost.

Choose the benefit that best meets your needs and your budget.

Benefits

	Choice 1
Weekly benefit after your claim is approved	Get a weekly check of \$25 to \$1,500 , in any \$25 increment you choose, to replace a portion of your income—up to 60% of your Total Weekly Earnings.
When benefits begin	Benefits begin as soon as 8 days from the date you are unable to work due to an injury and 8 days due to an illness.
Benefits may be paid for	Up to 12 weeks , as long as you are still unable to work due to a covered disability.
Additional plan information	This plan provides a benefit for a disabling illness (including pregnancy) or injury that is not work-related.



What did Short-Term Disability insurance mean for Joyce?

Joyce was out apple-picking when she fell off the ladder and broke her ankle. Her injury left her unable to work at her job while she had surgery and recovered at home.

- Joyce filed a claim with Sun Life. We reviewed her medical information and job description and approved her claim.
- Joyce started receiving her weekly benefit, which helped her pay rent, buy groceries and cover the co-pays for doctor visits.
- Six weeks later, Joyce was back at work

Top 5

Short-Term Disability diagnoses:

1. Maternity
2. Musculoskeletal
3. Injury
4. Digestive disorders
5. Cancer

Sun Life claims data, July 2018



Sun Life Assurance Company of Canada
sunlife.com
800-SUN-LIFE (247-6875)

	Choice 2
Weekly benefit after your claim is approved	Get a weekly check of \$25 to \$1,500 , in any \$25 increment you choose, to replace a portion of your income—up to 60% of your Total Weekly Earnings.
When benefits begin	Benefits begin as soon as 15 days from the date you are unable to work due to an injury and 15 days due to an illness.
Benefits may be paid for	Up to 11 weeks , as long as you are still unable to work due to a covered disability.
Additional plan information	This plan provides a benefit for a disabling illness (including pregnancy) or injury that is not work-related.

	Choice 3
Weekly benefit after your claim is approved	Get a weekly check of \$25 to \$1,500 , in any \$25 increment you choose, to replace a portion of your income—up to 60% of your Total Weekly Earnings.
When benefits begin	Benefits begin as soon as 31 days from the date you are unable to work due to an injury and 31 days due to an illness.
Benefits may be paid for	Up to 9 weeks , as long as you are still unable to work due to a covered disability.
Additional plan information	This plan provides a benefit for a disabling illness (including pregnancy) or injury that is not work-related.

*"1 in 4 workers will miss up to 3 months of work due to illness, injury or pregnancy during their career."***

Additional considerations

If I have other income	Income from other sources may reduce your benefit amount. These sources may include Social Security benefits, disability benefits from retirement, government plans or state disability income such as California SDI; other group disability plans; no-fault benefits, salary continuance or sick leave, and return-to-work earnings. For more information or to determine if Voluntary STD or Contributory STD is appropriate for you, contact your Benefits Administrator.
If I can work while disabled	Your plan is designed to encourage and support your return to work. If you are able to work part-time for example, you may receive part of your benefit while working.
If I become pregnant	Check with your employer to make sure you are eligible for benefits and let them know when you expect to be out of work on maternity leave. Typically a maternity claim is treated as an illness claim (see "When benefits begin" in the table).

Short-term disability FAQs

What if I have a pre-existing condition?

If you submit a claim within 12 months of your insurance taking effect, or 12 months following any increase in your amount of insurance, we will not pay any benefit for any pre-existing condition. A pre-existing condition includes anything you have sought treatment for in the 3 months prior to your insurance becoming effective. Treatment can include consultation, advice, care, services or a prescription for drugs or medicine.

How much insurance do I need?

Visit our webpage at www.sunlife.com/calculators to help you determine how much income you may need.

How do I file a claim after becoming disabled?

Check with your employer to make sure you are eligible for benefits. Then, file a claim with Sun Life. We will ask for information from you about your doctor, your income, and your condition. We will ask for medical records and for your doctor to fill out a form about your condition and your expected recovery. You can download forms from our website.

How do I qualify for benefits?

You'll start receiving disability payments if you satisfy the Elimination Period (see "When benefits begin" in the table) and meet the definition of disability if you're insured when you become disabled.

How is my benefit taxed?

If you pay for your coverage all post-tax, your benefit will not be taxable income or tax reported by us to the IRS. If you pay for your coverage all pre-tax, or if you pay for part of your coverage post-tax and your employer pays for the rest, or if your employer pays the entire premium, some or all of your benefit amount will be taxable income, which will be tax reported on a Form W-2 and it may have FICA tax deductions that reduce the amount we pay you. Please consult with a tax advisor or your employer if you have any questions.

Read the important plan provisions section for more information including limitations and exclusions.

*In Vermont, the product name is Short-Term Income Replacement insurance when the Maximum Benefit Duration elected is less than 26 weeks.

**Realitycheckup.org, Council for Disability Awareness, 2018

Important information

The following coverage(s) do not constitute comprehensive health insurance (often referred to as “major medical coverage”). They do NOT provide basic hospital, basic medical, or major medical insurance.

To become insured, you must meet the eligibility requirements set forth by your employer. Your coverage effective date will be determined by the Policy and may be delayed if you are not actively at work on the date your coverage would otherwise go into effect. Refer to the Certificate for details.

Limitations and exclusions

The below exclusions and limitations may vary by state law and regulations. This list may not be comprehensive. Please see the Certificate or ask your benefits administrator for details.

Short-Term Disability

We will not pay a benefit that is caused by, contributed to in any way or resulting from: intentionally self-inflicted injuries; committing or attempting to commit an assault, felony or other criminal act; war or an act of war; active participation in a riot, rebellion or insurrection. We will not pay a benefit for any accident or sickness covered by Workers' Compensation or similar law; or for any work-related illness or injuries unless otherwise stated previously; or if you do not submit proof of your loss as required by us (this covers medical examination, continuing care, death certificate, medical records, etc.).

This Overview is preliminary to the issuance of the Policy. Refer to your Certificate for details. Receipt of this Overview does not constitute approval of coverage under the Policy. In the event of a discrepancy between this Overview, the Certificate and the Policy, the terms of the Policy will govern. Product offerings may not be available in all states and may vary depending on state laws and regulations.

Sun Life companies include Sun Life and Health Insurance Company (U.S.) and Sun Life Assurance Company of Canada (collectively, “Sun Life”).

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 93P-LH, 98P-ADD, 12-GP-01, 15-GP-01, 15-LF-C-01, 15-ADD-C-01, 16-DEN-C-01, 16-VIS-C-01, 12-DI-C-01, 16-DI-C-01, 12-AC-C-01, 16-AC-C-01, 13-SD-C-01, 16-SD-C-01, 16-CAN-C-01, 20-HI-C-01, 12-GPPort-P-01, 20-HIPORT-C-01, TDBPOLICY-2006, and TDI-POLICY.

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Rates

Employee - Coverage and **monthly** cost for Short-Term Disability.

Rates are effective as of January 1, 2025.

The chart below shows possible coverage amounts and their **monthly** costs.

Find your age bracket (as of the effective date of coverage) to see the cost for the coverage amount you choose.

Age band	Weekly coverage amounts	Choice 1	Choice 2	Choice 3
<25	\$25	1.83	1.63	0.98
	\$50	3.66	3.26	1.96
	\$75	5.49	4.88	2.93
	\$100	7.32	6.51	3.91
	\$125	9.15	8.14	4.89
	\$150	10.98	9.77	5.87
	\$175	12.81	11.39	6.84
	\$200	14.64	13.02	7.82
	\$225	16.47	14.65	8.80
	\$250	18.30	16.28	9.78
	\$275	20.13	17.90	10.75
	\$300	21.96	19.53	11.73
	\$325	23.79	21.16	12.71
	\$350	25.62	22.79	13.69
	\$375	27.45	24.41	14.66
	\$400	29.28	26.04	15.64
	\$425	31.11	27.67	16.62
	\$450	32.94	29.30	17.60
	\$475	34.77	30.92	18.57
	\$500	36.60	32.55	19.55
	\$525	38.43	34.18	20.53
	\$550	40.26	35.81	21.51
	\$575	42.09	37.43	22.48
	\$600	43.92	39.06	23.46
	\$625	45.75	40.69	24.44
	\$650	47.58	42.32	25.42
	\$675	49.41	43.94	26.39
	\$700	51.24	45.57	27.37
	\$725	53.07	47.20	28.35
	\$750	54.90	48.83	29.33
\$775	56.73	50.45	30.30	
\$800	58.56	52.08	31.28	
\$825	60.39	53.71	32.26	
\$850	62.22	55.34	33.24	
\$875	64.05	56.96	34.21	
\$900	65.88	58.59	35.19	
\$925	67.71	60.22	36.17	
\$950	69.54	61.85	37.15	
\$975	71.37	63.47	38.12	
\$1,000	73.20	65.10	39.10	
\$1,025	75.03	66.73	40.08	
\$1,050	76.86	68.36	41.06	

Rates

Age <25 continued

Age band	Weekly coverage amounts	Choice 1	Choice 2	Choice 3
	\$1,075	78.69	69.98	42.03
	\$1,100	80.52	71.61	43.01
	\$1,125	82.35	73.24	43.99
	\$1,150	84.18	74.87	44.97
	\$1,175	86.01	76.49	45.94
	\$1,200	87.84	78.12	46.92
	\$1,225	89.67	79.75	47.90
	\$1,250	91.50	81.38	48.88
	\$1,275	93.33	83.00	49.85
	\$1,300	95.16	84.63	50.83
	\$1,325	96.99	86.26	51.81
	\$1,350	98.82	87.89	52.79
	\$1,375	100.65	89.51	53.76
	\$1,400	102.48	91.14	54.74
	\$1,425	104.31	92.77	55.72
	\$1,450	106.14	94.40	56.70
	\$1,475	107.97	96.02	57.67
	\$1,500	109.80	97.65	58.65
25-29	\$25	1.83	1.63	0.98
	\$50	3.66	3.26	1.96
	\$75	5.49	4.88	2.93
	\$100	7.32	6.51	3.91
	\$125	9.15	8.14	4.89
	\$150	10.98	9.77	5.87
	\$175	12.81	11.39	6.84
	\$200	14.64	13.02	7.82
	\$225	16.47	14.65	8.80
	\$250	18.30	16.28	9.78
	\$275	20.13	17.90	10.75
	\$300	21.96	19.53	11.73
	\$325	23.79	21.16	12.71
	\$350	25.62	22.79	13.69
	\$375	27.45	24.41	14.66
	\$400	29.28	26.04	15.64
	\$425	31.11	27.67	16.62
	\$450	32.94	29.30	17.60
	\$475	34.77	30.92	18.57
	\$500	36.60	32.55	19.55
	\$525	38.43	34.18	20.53
	\$550	40.26	35.81	21.51
	\$575	42.09	37.43	22.48
	\$600	43.92	39.06	23.46
	\$625	45.75	40.69	24.44
	\$650	47.58	42.32	25.42
	\$675	49.41	43.94	26.39
	\$700	51.24	45.57	27.37

Rates

Age 25-29 continued

Age band	Weekly coverage amounts	Choice 1	Choice 2	Choice 3
	\$725	53.07	47.20	28.35
	\$750	54.90	48.83	29.33
	\$775	56.73	50.45	30.30
	\$800	58.56	52.08	31.28
	\$825	60.39	53.71	32.26
	\$850	62.22	55.34	33.24
	\$875	64.05	56.96	34.21
	\$900	65.88	58.59	35.19
	\$925	67.71	60.22	36.17
	\$950	69.54	61.85	37.15
	\$975	71.37	63.47	38.12
	\$1,000	73.20	65.10	39.10
	\$1,025	75.03	66.73	40.08
	\$1,050	76.86	68.36	41.06
	\$1,075	78.69	69.98	42.03
	\$1,100	80.52	71.61	43.01
	\$1,125	82.35	73.24	43.99
	\$1,150	84.18	74.87	44.97
	\$1,175	86.01	76.49	45.94
	\$1,200	87.84	78.12	46.92
	\$1,225	89.67	79.75	47.90
	\$1,250	91.50	81.38	48.88
	\$1,275	93.33	83.00	49.85
	\$1,300	95.16	84.63	50.83
	\$1,325	96.99	86.26	51.81
	\$1,350	98.82	87.89	52.79
	\$1,375	100.65	89.51	53.76
	\$1,400	102.48	91.14	54.74
	\$1,425	104.31	92.77	55.72
	\$1,450	106.14	94.40	56.70
	\$1,475	107.97	96.02	57.67
	\$1,500	109.80	97.65	58.65
30-34	\$25	1.81	1.52	0.95
	\$50	3.62	3.04	1.91
	\$75	5.42	4.55	2.86
	\$100	7.23	6.07	3.81
	\$125	9.04	7.59	4.76
	\$150	10.85	9.11	5.72
	\$175	12.65	10.62	6.67
	\$200	14.46	12.14	7.62
	\$225	16.27	13.66	8.57
	\$250	18.08	15.18	9.53
	\$275	19.88	16.69	10.48
	\$300	21.69	18.21	11.43
	\$325	23.50	19.73	12.38
	\$350	25.31	21.25	13.34

Rates

Age 30-34 continued

Age band	Weekly coverage amounts	Choice 1	Choice 2	Choice 3
	\$375	27.11	22.76	14.29
	\$400	28.92	24.28	15.24
	\$425	30.73	25.80	16.19
	\$450	32.54	27.32	17.15
	\$475	34.34	28.83	18.10
	\$500	36.15	30.35	19.05
	\$525	37.96	31.87	20.00
	\$550	39.77	33.39	20.96
	\$575	41.57	34.90	21.91
	\$600	43.38	36.42	22.86
	\$625	45.19	37.94	23.81
	\$650	47.00	39.46	24.77
	\$675	48.80	40.97	25.72
	\$700	50.61	42.49	26.67
	\$725	52.42	44.01	27.62
	\$750	54.23	45.53	28.58
	\$775	56.03	47.04	29.53
	\$800	57.84	48.56	30.48
	\$825	59.65	50.08	31.43
	\$850	61.46	51.60	32.39
	\$875	63.26	53.11	33.34
	\$900	65.07	54.63	34.29
	\$925	66.88	56.15	35.24
	\$950	68.69	57.67	36.20
	\$975	70.49	59.18	37.15
	\$1,000	72.30	60.70	38.10
	\$1,025	74.11	62.22	39.05
	\$1,050	75.92	63.74	40.01
	\$1,075	77.72	65.25	40.96
	\$1,100	79.53	66.77	41.91
	\$1,125	81.34	68.29	42.86
	\$1,150	83.15	69.81	43.82
	\$1,175	84.95	71.32	44.77
	\$1,200	86.76	72.84	45.72
	\$1,225	88.57	74.36	46.67
	\$1,250	90.38	75.88	47.63
	\$1,275	92.18	77.39	48.58
	\$1,300	93.99	78.91	49.53
	\$1,325	95.80	80.43	50.48
	\$1,350	97.61	81.95	51.44
	\$1,375	99.41	83.46	52.39
	\$1,400	101.22	84.98	53.34
	\$1,425	103.03	86.50	54.29
	\$1,450	104.84	88.02	55.25
	\$1,475	106.64	89.53	56.20
	\$1,500	108.45	91.05	57.15

Rates

Age 35-39 continued

Age band	Weekly coverage amounts	Choice 1	Choice 2	Choice 3
35-39	\$25	1.50	1.38	0.84
	\$50	3.00	2.77	1.69
	\$75	4.49	4.15	2.53
	\$100	5.99	5.53	3.37
	\$125	7.49	6.91	4.21
	\$150	8.99	8.30	5.06
	\$175	10.48	9.68	5.90
	\$200	11.98	11.06	6.74
	\$225	13.48	12.44	7.58
	\$250	14.98	13.83	8.43
	\$275	16.47	15.21	9.27
	\$300	17.97	16.59	10.11
	\$325	19.47	17.97	10.95
	\$350	20.97	19.36	11.80
	\$375	22.46	20.74	12.64
	\$400	23.96	22.12	13.48
	\$425	25.46	23.50	14.32
	\$450	26.96	24.89	15.17
	\$475	28.45	26.27	16.01
	\$500	29.95	27.65	16.85
	\$525	31.45	29.03	17.69
	\$550	32.95	30.42	18.54
	\$575	34.44	31.80	19.38
	\$600	35.94	33.18	20.22
	\$625	37.44	34.56	21.06
	\$650	38.94	35.95	21.91
	\$675	40.43	37.33	22.75
	\$700	41.93	38.71	23.59
	\$725	43.43	40.09	24.43
	\$750	44.93	41.48	25.28
	\$775	46.42	42.86	26.12
	\$800	47.92	44.24	26.96
\$825	49.42	45.62	27.80	
\$850	50.92	47.01	28.65	
\$875	52.41	48.39	29.49	
\$900	53.91	49.77	30.33	
\$925	55.41	51.15	31.17	
\$950	56.91	52.54	32.02	
\$975	58.40	53.92	32.86	
\$1,000	59.90	55.30	33.70	
\$1,025	61.40	56.68	34.54	
\$1,050	62.90	58.07	35.39	
\$1,075	64.39	59.45	36.23	
\$1,100	65.89	60.83	37.07	
\$1,125	67.39	62.21	37.91	
\$1,150	68.89	63.60	38.76	

Rates

Age 35-39 continued

Age band	Weekly coverage amounts	Choice 1	Choice 2	Choice 3
	\$1,175	70.38	64.98	39.60
	\$1,200	71.88	66.36	40.44
	\$1,225	73.38	67.74	41.28
	\$1,250	74.88	69.13	42.13
	\$1,275	76.37	70.51	42.97
	\$1,300	77.87	71.89	43.81
	\$1,325	79.37	73.27	44.65
	\$1,350	80.87	74.66	45.50
	\$1,375	82.36	76.04	46.34
	\$1,400	83.86	77.42	47.18
	\$1,425	85.36	78.80	48.02
	\$1,450	86.86	80.19	48.87
	\$1,475	88.35	81.57	49.71
	\$1,500	89.85	82.95	50.55
40-44	\$25	1.50	1.32	0.86
	\$50	3.00	2.63	1.73
	\$75	4.49	3.95	2.59
	\$100	5.99	5.26	3.45
	\$125	7.49	6.58	4.31
	\$150	8.99	7.89	5.18
	\$175	10.48	9.21	6.04
	\$200	11.98	10.52	6.90
	\$225	13.48	11.84	7.76
	\$250	14.98	13.15	8.63
	\$275	16.47	14.47	9.49
	\$300	17.97	15.78	10.35
	\$325	19.47	17.10	11.21
	\$350	20.97	18.41	12.08
	\$375	22.46	19.73	12.94
	\$400	23.96	21.04	13.80
	\$425	25.46	22.36	14.66
	\$450	26.96	23.67	15.53
	\$475	28.45	24.99	16.39
	\$500	29.95	26.30	17.25
	\$525	31.45	27.62	18.11
	\$550	32.95	28.93	18.98
	\$575	34.44	30.25	19.84
	\$600	35.94	31.56	20.70
	\$625	37.44	32.88	21.56
	\$650	38.94	34.19	22.43
	\$675	40.43	35.51	23.29
	\$700	41.93	36.82	24.15
	\$725	43.43	38.14	25.01
	\$750	44.93	39.45	25.88
	\$775	46.42	40.77	26.74
	\$800	47.92	42.08	27.60

Rates

Age 40-44 continued

Age band	Weekly coverage amounts	Choice 1	Choice 2	Choice 3
	\$825	49.42	43.40	28.46
	\$850	50.92	44.71	29.33
	\$875	52.41	46.03	30.19
	\$900	53.91	47.34	31.05
	\$925	55.41	48.66	31.91
	\$950	56.91	49.97	32.78
	\$975	58.40	51.29	33.64
	\$1,000	59.90	52.60	34.50
	\$1,025	61.40	53.92	35.36
	\$1,050	62.90	55.23	36.23
	\$1,075	64.39	56.55	37.09
	\$1,100	65.89	57.86	37.95
	\$1,125	67.39	59.18	38.81
	\$1,150	68.89	60.49	39.68
	\$1,175	70.38	61.81	40.54
	\$1,200	71.88	63.12	41.40
	\$1,225	73.38	64.44	42.26
	\$1,250	74.88	65.75	43.13
	\$1,275	76.37	67.07	43.99
	\$1,300	77.87	68.38	44.85
	\$1,325	79.37	69.70	45.71
	\$1,350	80.87	71.01	46.58
	\$1,375	82.36	72.33	47.44
	\$1,400	83.86	73.64	48.30
	\$1,425	85.36	74.96	49.16
	\$1,450	86.86	76.27	50.03
	\$1,475	88.35	77.59	50.89
	\$1,500	89.85	78.90	51.75
45-49	\$25	1.72	1.43	0.89
	\$50	3.44	2.86	1.78
	\$75	5.16	4.28	2.66
	\$100	6.88	5.71	3.55
	\$125	8.60	7.14	4.44
	\$150	10.32	8.57	5.33
	\$175	12.04	9.99	6.21
	\$200	13.76	11.42	7.10
	\$225	15.48	12.85	7.99
	\$250	17.20	14.28	8.88
	\$275	18.92	15.70	9.76
	\$300	20.64	17.13	10.65
	\$325	22.36	18.56	11.54
	\$350	24.08	19.99	12.43
	\$375	25.80	21.41	13.31
	\$400	27.52	22.84	14.20
	\$425	29.24	24.27	15.09
	\$450	30.96	25.70	15.98

Rates

Age 45-49 continued

Age band	Weekly coverage amounts	Choice 1	Choice 2	Choice 3
	\$475	32.68	27.12	16.86
	\$500	34.40	28.55	17.75
	\$525	36.12	29.98	18.64
	\$550	37.84	31.41	19.53
	\$575	39.56	32.83	20.41
	\$600	41.28	34.26	21.30
	\$625	43.00	35.69	22.19
	\$650	44.72	37.12	23.08
	\$675	46.44	38.54	23.96
	\$700	48.16	39.97	24.85
	\$725	49.88	41.40	25.74
	\$750	51.60	42.83	26.63
	\$775	53.32	44.25	27.51
	\$800	55.04	45.68	28.40
	\$825	56.76	47.11	29.29
	\$850	58.48	48.54	30.18
	\$875	60.20	49.96	31.06
	\$900	61.92	51.39	31.95
	\$925	63.64	52.82	32.84
	\$950	65.36	54.25	33.73
	\$975	67.08	55.67	34.61
	\$1,000	68.80	57.10	35.50
	\$1,025	70.52	58.53	36.39
	\$1,050	72.24	59.96	37.28
	\$1,075	73.96	61.38	38.16
	\$1,100	75.68	62.81	39.05
	\$1,125	77.40	64.24	39.94
	\$1,150	79.12	65.67	40.83
	\$1,175	80.84	67.09	41.71
	\$1,200	82.56	68.52	42.60
	\$1,225	84.28	69.95	43.49
	\$1,250	86.00	71.38	44.38
	\$1,275	87.72	72.80	45.26
	\$1,300	89.44	74.23	46.15
	\$1,325	91.16	75.66	47.04
	\$1,350	92.88	77.09	47.93
	\$1,375	94.60	78.51	48.81
	\$1,400	96.32	79.94	49.70
	\$1,425	98.04	81.37	50.59
	\$1,450	99.76	82.80	51.48
	\$1,475	101.48	84.22	52.36
	\$1,500	103.20	85.65	53.25
50-54	\$25	1.99	1.52	1.09
	\$50	3.98	3.04	2.18
	\$75	5.96	4.55	3.26
	\$100	7.95	6.07	4.35

Rates

Age 50-54 continued

Age band	Weekly coverage amounts	Choice 1	Choice 2	Choice 3
	\$125	9.94	7.59	5.44
	\$150	11.93	9.11	6.53
	\$175	13.91	10.62	7.61
	\$200	15.90	12.14	8.70
	\$225	17.89	13.66	9.79
	\$250	19.88	15.18	10.88
	\$275	21.86	16.69	11.96
	\$300	23.85	18.21	13.05
	\$325	25.84	19.73	14.14
	\$350	27.83	21.25	15.23
	\$375	29.81	22.76	16.31
	\$400	31.80	24.28	17.40
	\$425	33.79	25.80	18.49
	\$450	35.78	27.32	19.58
	\$475	37.76	28.83	20.66
	\$500	39.75	30.35	21.75
	\$525	41.74	31.87	22.84
	\$550	43.73	33.39	23.93
	\$575	45.71	34.90	25.01
	\$600	47.70	36.42	26.10
	\$625	49.69	37.94	27.19
	\$650	51.68	39.46	28.28
	\$675	53.66	40.97	29.36
	\$700	55.65	42.49	30.45
	\$725	57.64	44.01	31.54
	\$750	59.63	45.53	32.63
	\$775	61.61	47.04	33.71
	\$800	63.60	48.56	34.80
	\$825	65.59	50.08	35.89
	\$850	67.58	51.60	36.98
	\$875	69.56	53.11	38.06
	\$900	71.55	54.63	39.15
	\$925	73.54	56.15	40.24
	\$950	75.53	57.67	41.33
	\$975	77.51	59.18	42.41
	\$1,000	79.50	60.70	43.50
	\$1,025	81.49	62.22	44.59
	\$1,050	83.48	63.74	45.68
	\$1,075	85.46	65.25	46.76
	\$1,100	87.45	66.77	47.85
	\$1,125	89.44	68.29	48.94
	\$1,150	91.43	69.81	50.03
	\$1,175	93.41	71.32	51.11
	\$1,200	95.40	72.84	52.20
	\$1,225	97.39	74.36	53.29
	\$1,250	99.38	75.88	54.38

Rates

Age 50-54 continued

Age band	Weekly coverage amounts	Choice 1	Choice 2	Choice 3
	\$1,275	101.36	77.39	55.46
	\$1,300	103.35	78.91	56.55
	\$1,325	105.34	80.43	57.64
	\$1,350	107.33	81.95	58.73
	\$1,375	109.31	83.46	59.81
	\$1,400	111.30	84.98	60.90
	\$1,425	113.29	86.50	61.99
	\$1,450	115.28	88.02	63.08
	\$1,475	117.26	89.53	64.16
	\$1,500	119.25	91.05	65.25
55-59	\$25	2.12	1.63	1.09
	\$50	4.24	3.26	2.18
	\$75	6.36	4.88	3.26
	\$100	8.48	6.51	4.35
	\$125	10.60	8.14	5.44
	\$150	12.72	9.77	6.53
	\$175	14.84	11.39	7.61
	\$200	16.96	13.02	8.70
	\$225	19.08	14.65	9.79
	\$250	21.20	16.28	10.88
	\$275	23.32	17.90	11.96
	\$300	25.44	19.53	13.05
	\$325	27.56	21.16	14.14
	\$350	29.68	22.79	15.23
	\$375	31.80	24.41	16.31
	\$400	33.92	26.04	17.40
	\$425	36.04	27.67	18.49
	\$450	38.16	29.30	19.58
	\$475	40.28	30.92	20.66
	\$500	42.40	32.55	21.75
	\$525	44.52	34.18	22.84
	\$550	46.64	35.81	23.93
	\$575	48.76	37.43	25.01
	\$600	50.88	39.06	26.10
	\$625	53.00	40.69	27.19
	\$650	55.12	42.32	28.28
	\$675	57.24	43.94	29.36
	\$700	59.36	45.57	30.45
\$725	61.48	47.20	31.54	
\$750	63.60	48.83	32.63	
\$775	65.72	50.45	33.71	
\$800	67.84	52.08	34.80	
\$825	69.96	53.71	35.89	
\$850	72.08	55.34	36.98	
\$875	74.20	56.96	38.06	
\$900	76.32	58.59	39.15	

Rates

Age 55-59 continued

Age band	Weekly coverage amounts	Choice 1	Choice 2	Choice 3
	\$925	78.44	60.22	40.24
	\$950	80.56	61.85	41.33
	\$975	82.68	63.47	42.41
	\$1,000	84.80	65.10	43.50
	\$1,025	86.92	66.73	44.59
	\$1,050	89.04	68.36	45.68
	\$1,075	91.16	69.98	46.76
	\$1,100	93.28	71.61	47.85
	\$1,125	95.40	73.24	48.94
	\$1,150	97.52	74.87	50.03
	\$1,175	99.64	76.49	51.11
	\$1,200	101.76	78.12	52.20
	\$1,225	103.88	79.75	53.29
	\$1,250	106.00	81.38	54.38
	\$1,275	108.12	83.00	55.46
	\$1,300	110.24	84.63	56.55
	\$1,325	112.36	86.26	57.64
	\$1,350	114.48	87.89	58.73
	\$1,375	116.60	89.51	59.81
	\$1,400	118.72	91.14	60.90
	\$1,425	120.84	92.77	61.99
	\$1,450	122.96	94.40	63.08
	\$1,475	125.08	96.02	64.16
	\$1,500	127.20	97.65	65.25
60-64	\$25	2.49	2.08	1.33
	\$50	4.98	4.15	2.66
	\$75	7.47	6.23	3.99
	\$100	9.96	8.30	5.32
	\$125	12.45	10.38	6.65
	\$150	14.94	12.45	7.98
	\$175	17.43	14.53	9.31
	\$200	19.92	16.60	10.64
	\$225	22.41	18.68	11.97
	\$250	24.90	20.75	13.30
	\$275	27.39	22.83	14.63
	\$300	29.88	24.90	15.96
	\$325	32.37	26.98	17.29
	\$350	34.86	29.05	18.62
	\$375	37.35	31.13	19.95
	\$400	39.84	33.20	21.28
	\$425	42.33	35.28	22.61
	\$450	44.82	37.35	23.94
	\$475	47.31	39.43	25.27
	\$500	49.80	41.50	26.60
	\$525	52.29	43.58	27.93
	\$550	54.78	45.65	29.26

Rates

Age 60-64 continued

Age band	Weekly coverage amounts	Choice 1	Choice 2	Choice 3
	\$575	57.27	47.73	30.59
	\$600	59.76	49.80	31.92
	\$625	62.25	51.88	33.25
	\$650	64.74	53.95	34.58
	\$675	67.23	56.03	35.91
	\$700	69.72	58.10	37.24
	\$725	72.21	60.18	38.57
	\$750	74.70	62.25	39.90
	\$775	77.19	64.33	41.23
	\$800	79.68	66.40	42.56
	\$825	82.17	68.48	43.89
	\$850	84.66	70.55	45.22
	\$875	87.15	72.63	46.55
	\$900	89.64	74.70	47.88
	\$925	92.13	76.78	49.21
	\$950	94.62	78.85	50.54
	\$975	97.11	80.93	51.87
	\$1,000	99.60	83.00	53.20
	\$1,025	102.09	85.08	54.53
	\$1,050	104.58	87.15	55.86
	\$1,075	107.07	89.23	57.19
	\$1,100	109.56	91.30	58.52
	\$1,125	112.05	93.38	59.85
	\$1,150	114.54	95.45	61.18
	\$1,175	117.03	97.53	62.51
	\$1,200	119.52	99.60	63.84
	\$1,225	122.01	101.68	65.17
	\$1,250	124.50	103.75	66.50
	\$1,275	126.99	105.83	67.83
	\$1,300	129.48	107.90	69.16
	\$1,325	131.97	109.98	70.49
	\$1,350	134.46	112.05	71.82
	\$1,375	136.95	114.13	73.15
	\$1,400	139.44	116.20	74.48
	\$1,425	141.93	118.28	75.81
	\$1,450	144.42	120.35	77.14
	\$1,475	146.91	122.43	78.47
	\$1,500	149.40	124.50	79.80
65-69	\$25	2.49	2.08	1.33
	\$50	4.98	4.15	2.66
	\$75	7.47	6.23	3.99
	\$100	9.96	8.30	5.32
	\$125	12.45	10.38	6.65
	\$150	14.94	12.45	7.98
	\$175	17.43	14.53	9.31
	\$200	19.92	16.60	10.64

Rates

Age 65-69 continued

Age band	Weekly coverage amounts	Choice 1	Choice 2	Choice 3
	\$225	22.41	18.68	11.97
	\$250	24.90	20.75	13.30
	\$275	27.39	22.83	14.63
	\$300	29.88	24.90	15.96
	\$325	32.37	26.98	17.29
	\$350	34.86	29.05	18.62
	\$375	37.35	31.13	19.95
	\$400	39.84	33.20	21.28
	\$425	42.33	35.28	22.61
	\$450	44.82	37.35	23.94
	\$475	47.31	39.43	25.27
	\$500	49.80	41.50	26.60
	\$525	52.29	43.58	27.93
	\$550	54.78	45.65	29.26
	\$575	57.27	47.73	30.59
	\$600	59.76	49.80	31.92
	\$625	62.25	51.88	33.25
	\$650	64.74	53.95	34.58
	\$675	67.23	56.03	35.91
	\$700	69.72	58.10	37.24
	\$725	72.21	60.18	38.57
	\$750	74.70	62.25	39.90
	\$775	77.19	64.33	41.23
	\$800	79.68	66.40	42.56
	\$825	82.17	68.48	43.89
	\$850	84.66	70.55	45.22
	\$875	87.15	72.63	46.55
	\$900	89.64	74.70	47.88
	\$925	92.13	76.78	49.21
	\$950	94.62	78.85	50.54
	\$975	97.11	80.93	51.87
	\$1,000	99.60	83.00	53.20
	\$1,025	102.09	85.08	54.53
	\$1,050	104.58	87.15	55.86
	\$1,075	107.07	89.23	57.19
	\$1,100	109.56	91.30	58.52
	\$1,125	112.05	93.38	59.85
	\$1,150	114.54	95.45	61.18
	\$1,175	117.03	97.53	62.51
	\$1,200	119.52	99.60	63.84
	\$1,225	122.01	101.68	65.17
	\$1,250	124.50	103.75	66.50
	\$1,275	126.99	105.83	67.83
	\$1,300	129.48	107.90	69.16
	\$1,325	131.97	109.98	70.49
	\$1,350	134.46	112.05	71.82

Rates

Age 65-69 continued

Age band	Weekly coverage amounts	Choice 1	Choice 2	Choice 3
	\$1,375	136.95	114.13	73.15
	\$1,400	139.44	116.20	74.48
	\$1,425	141.93	118.28	75.81
	\$1,450	144.42	120.35	77.14
	\$1,475	146.91	122.43	78.47
	\$1,500	149.40	124.50	79.80
70+	\$25	2.49	2.08	1.33
	\$50	4.98	4.15	2.66
	\$75	7.47	6.23	3.99
	\$100	9.96	8.30	5.32
	\$125	12.45	10.38	6.65
	\$150	14.94	12.45	7.98
	\$175	17.43	14.53	9.31
	\$200	19.92	16.60	10.64
	\$225	22.41	18.68	11.97
	\$250	24.90	20.75	13.30
	\$275	27.39	22.83	14.63
	\$300	29.88	24.90	15.96
	\$325	32.37	26.98	17.29
	\$350	34.86	29.05	18.62
	\$375	37.35	31.13	19.95
	\$400	39.84	33.20	21.28
	\$425	42.33	35.28	22.61
	\$450	44.82	37.35	23.94
	\$475	47.31	39.43	25.27
	\$500	49.80	41.50	26.60
	\$525	52.29	43.58	27.93
	\$550	54.78	45.65	29.26
	\$575	57.27	47.73	30.59
	\$600	59.76	49.80	31.92
	\$625	62.25	51.88	33.25
	\$650	64.74	53.95	34.58
	\$675	67.23	56.03	35.91
	\$700	69.72	58.10	37.24
	\$725	72.21	60.18	38.57
	\$750	74.70	62.25	39.90
	\$775	77.19	64.33	41.23
	\$800	79.68	66.40	42.56
	\$825	82.17	68.48	43.89
	\$850	84.66	70.55	45.22
\$875	87.15	72.63	46.55	
\$900	89.64	74.70	47.88	
\$925	92.13	76.78	49.21	
\$950	94.62	78.85	50.54	
\$975	97.11	80.93	51.87	
\$1,000	99.60	83.00	53.20	

Rates

Age 70+ continued

Age band	Weekly coverage amounts	Choice 1	Choice 2	Choice 3
	\$1,025	102.09	85.08	54.53
	\$1,050	104.58	87.15	55.86
	\$1,075	107.07	89.23	57.19
	\$1,100	109.56	91.30	58.52
	\$1,125	112.05	93.38	59.85
	\$1,150	114.54	95.45	61.18
	\$1,175	117.03	97.53	62.51
	\$1,200	119.52	99.60	63.84
	\$1,225	122.01	101.68	65.17
	\$1,250	124.50	103.75	66.50
	\$1,275	126.99	105.83	67.83
	\$1,300	129.48	107.90	69.16
	\$1,325	131.97	109.98	70.49
	\$1,350	134.46	112.05	71.82
	\$1,375	136.95	114.13	73.15
	\$1,400	139.44	116.20	74.48
	\$1,425	141.93	118.28	75.81
	\$1,450	144.42	120.35	77.14
	\$1,475	146.91	122.43	78.47
	\$1,500	149.40	124.50	79.80