



## Madison Area Technical College

### 2019 Critical Illness Monthly Premium

<b>\$5,000 benefit – Employee and Spouse</b>		
<b>Issue Ages as of 1/1/19</b>	<b>Non-Tobacco</b>	<b>Tobacco</b>
< 25	\$3.85	\$4.85
25 - 29	\$4.15	\$5.65
30 - 34	\$5.35	\$7.65
35 - 39	\$6.70	\$10.40
40 - 44	\$8.85	\$14.45
45 - 49	\$11.75	\$19.80
50 - 54	\$15.40	\$26.35
55 - 59	\$20.40	\$34.45
60 - 64	\$27.35	\$43.80
65 - 69	\$35.15	\$52.75
70 +	\$43.70	\$59.50
<b>\$10,000 benefit – Employee and Spouse</b>		
<b>Issue Ages</b>	<b>Non-Tobacco</b>	<b>Tobacco</b>
< 25	\$6.10	\$8.10
25 - 29	\$6.70	\$9.70
30 - 34	\$9.10	\$13.70
35 - 39	\$11.80	\$19.20
40 - 44	\$16.10	\$27.30
45 - 49	\$21.90	\$38.00
50 - 54	\$29.20	\$51.10
55 - 59	\$39.20	\$67.30
60 - 64	\$53.10	\$86.00
65 - 69	\$68.70	\$103.90
70 +	\$85.80	\$117.40
<b>\$15,000 benefit – Employee only</b>		
<b>Issue Ages</b>	<b>Non-Tobacco</b>	<b>Tobacco</b>
< 25	\$8.35	\$11.35
25 - 29	\$9.25	\$13.75
30 - 34	\$12.85	\$19.75
35 - 39	\$16.90	\$28.00
40 - 44	\$23.35	\$40.15
45 - 49	\$32.05	\$56.20
50 - 54	\$43.00	\$75.85
55 - 59	\$58.00	\$100.15
60 - 64	\$78.85	\$128.20
65 - 69	\$102.25	\$155.05
70 +	\$127.90	\$175.30



### 2019 Accident Insurance Monthly Premium

Accident Insurance Monthly Premium			
Employee	Employee and Spouse	Employee and Child	Employee, Spouse and Child
\$14.91	\$24.14	\$26.52	\$35.75

### 2019 Whole Life Sample Weekly Premium

Employee and Spouse Volume Purchase Paid Up Age 120 Cash Value at 65 For use in all states except New York				
<i>Weekly premiums based on a volume purchase of \$10,000</i>				
	Non-Tobacco		Tobacco	
Issue Age as of 1/1/19	Premium	Cash Value	Premium	Cash Value
15	N/A	N/A	N/A	N/A
20	N/A	N/A	N/A	N/A
25	N/A	N/A	N/A	N/A
30	N/A	N/A	\$3.40	\$4,274
35	N/A	N/A	\$4.25	\$4,009
40	\$3.31	\$3,245	\$5.52	\$3,660
45	\$4.32	\$2,856	\$7.32	\$3,197
50	\$5.83	\$2,340	\$9.65	\$2,587
55	\$8.25	\$1,645	\$13.75	\$1,776
60	\$11.50	\$1,963	\$18.72	\$2,024
<i>Weekly premiums based on a volume purchase of \$20,000</i>				
	Non-Tobacco		Tobacco	
Issue Age	Premium	Cash Value	Premium	Cash Value
15	N/A	N/A	\$4.24	\$9,516
20	N/A	N/A	\$4.98	\$9,262
25	\$3.35	\$7,872	\$5.84	\$8,949
30	\$4.12	\$7,530	\$6.80	\$8,548
35	\$5.15	\$7,080	\$8.49	\$8,018
40	\$6.62	\$6,491	\$11.04	\$7,319
45	\$8.64	\$5,712	\$14.63	\$6,394
50	\$11.65	\$4,680	\$19.29	\$5,174
55	\$16.49	\$3,291	\$27.50	\$3,552
60	\$23.00	\$3,925	\$37.43	\$4,048



**Whole Life Sample Weekly Premium**

**Child Volume Purchase**  
 Child Maximum Amount is \$7,000 in Washington  
 Paid Up Age 70  
 Cash Value at 65

Child weekly premiums based on a volume purchase of \$5,000		
Uni-Tobacco		
Issue Age	Premium	Cash Value
0	N/A	N/A
1	N/A	N/A
2	N/A	N/A
3	N/A	N/A
4	N/A	N/A

Child weekly premiums based on a volume purchase of \$5,000		
Uni-Tobacco		
Issue Age	Premium	Cash Value
5	N/A	N/A
10	N/A	N/A
15	N/A	N/A
26	\$1.29	\$2,220

Child weekly premiums based on a volume purchase of \$10,000		
Uni-Tobacco		
Issue Age	Premium	Cash Value
0	\$1.34	\$4,637
1	\$1.35	\$4,634
2	\$1.35	\$4,630
3	\$1.37	\$4,626
4	\$1.39	\$4,621
5	\$1.42	\$4,616
10	\$1.62	\$4,588
15	\$1.90	\$4,552
26	\$2.57	\$4,439

**Child Term Rider**  
 Not available in Washington  
**\$6.00 Annually per \$1,000 up to a maximum of \$10,000**



## Whole Life Sample Weekly Premium

### Long Term Care Rider Paid Up Age 120 For use in Wisconsin only

#### Weekly premiums based on a volume purchase of \$10,000

Issue Age	Non-Tobacco				Tobacco			
	Base		Rest'n		Base		Rest'n	
15	N/A		N/A		N/A		N/A	
20	N/A		N/A		N/A		N/A	
25	N/A		N/A		N/A		N/A	
30	N/A		N/A		\$0.03		\$0.21	
35	N/A		N/A		\$0.05		\$0.22	
40	\$0.05		\$0.19		\$0.05		\$0.27	
45	\$0.08		\$0.24		\$0.08		\$0.33	
50	\$0.10		\$0.35		\$0.10		\$0.47	
55	\$0.15		\$0.55		\$0.18		\$0.69	
60	\$0.28		\$0.97		\$0.31		\$1.24	

#### Weekly premiums based on a volume purchase of \$20,000

Issue Age	Non-Tobacco				Tobacco			
	Base		Rest'n		Base		Rest'n	
15	N/A		N/A		\$0.05		\$0.34	
20	N/A		N/A		\$0.05		\$0.35	
25	\$0.05		\$0.25		\$0.05		\$0.36	
30	\$0.05		\$0.29		\$0.05		\$0.42	
35	\$0.10		\$0.30		\$0.10		\$0.44	
40	\$0.10		\$0.39		\$0.10		\$0.54	
45	\$0.15		\$0.49		\$0.15		\$0.67	
50	\$0.20		\$0.71		\$0.20		\$0.94	
55	\$0.31		\$1.09		\$0.36		\$1.37	
60	\$0.57		\$1.94		\$0.62		\$2.48	

Res't stands for Restoration of Benefits. If you purchase Restoration of Benefits, your policy benefits to the original maximum value if you come off claim for 180 consecutive days and no longer need Long Term Care assistance. For example, if your policy has a maximum benefit of four years and you have used two years, the restoration of benefits rider will add the two years of money you spent back into your policy.



**Accidental Death Benefit (ADB) Rider**  
Paid Up Age 120

**Weekly premiums based on a volume purchase of \$10,000**

	<b>Non-Tobacco</b>	<b>Tobacco</b>
<b>Issue Age</b>	<b>ADB</b>	<b>ADB</b>
15	N/A	N/A
20	N/A	N/A
25	N/A	N/A
30	N/A	\$0.19
35	N/A	\$0.19
40	\$0.19	\$0.19
45	\$0.19	\$0.19
50	\$0.19	\$0.19
55	\$0.19	\$0.19
60	\$0.19	\$0.19

**Weekly premiums based on a volume purchase of \$20,000**

	<b>Non-Tobacco</b>	<b>Tobacco</b>
<b>Issue Age</b>	<b>ADB</b>	<b>ADB</b>
15	N/A	\$0.37
20	N/A	\$0.37
25	\$0.37	\$0.37
30	\$0.37	\$0.37
35	\$0.37	\$0.37
40	\$0.37	\$0.37
45	\$0.37	\$0.37
50	\$0.37	\$0.37
55	\$0.37	\$0.37
60	\$0.37	\$0.37