### **MINUTES FOR JULY 21, 2014**

### **BOARD OF CHEROKEE COUNTY COMMISSIONERS**

### CHEROKEE COUNTY, KANSAS

### CONVENE

Chairman Hilderbrand called the regular session of the Cherokee County Board of Commissioners (The Board), to order and led all in attendance in the Pledge of Allegiance at 9:00 AM on Monday, July 21, 2014 in the Commission Room, #109 of the Cherokee County Courthouse located at 110 W Maple St., Columbus, Kansas. Commissioners Richard Hilderbrand, Pat Collins, Charles Napier, and County Clerk Rodney Edmondson were present.

Members of the press present: Larry Hiatt, Machelle Smith, and Thom Hanrahan

A motion was made by Commissioner Collins to approve the minutes of the July 14, 2014 BOCC Meeting as written. The motion was second by Commissioner Napier. The motion carried 3-0 with all voting yes.

A motion was made by Commissioner Collins to approve the Payroll for July, 2014. The motion was seconded by Commissioner Napier. The motion carried 3-0 with all voting yes.

### Jim Lovell - Big Brutus, Chairman of the Board

He appeared along with Board Members Harley McDaniel and Emmett Sullivan. They are asking the Commissioners to consider an overlay of asphalt on the road to Big Brutus. Scammon Road between 50<sup>th</sup> and 60<sup>th</sup> Streets is in need of repair. The group stated that Big Brutus hosts between 16,000 and 20,000 visitors annually with most of them being non area residents. The Commissioners took their request under advisement.

### Leonard Vanatta - County Road Supervisor

He appeared on routine county road business.

### Kelvin Ward - Citizen

He appeared before the Board with concerns over the proposed landfill by the City of Galena. He would like to see a question on a ballot to be voted on by all citizens that would allow the County Commissioners to be the first and last voice concerning annexations. Commissioner Hilderbrand stated that Kansas Law dictates how annexations occur. State Law would need to be changed first, and that would involve our state legislators.

A motion was made by Commissioner Napier to approve the Accounts Payable for July, 2014. The motion was seconded by Commissioner Collins. The motion carried 3-0 with all voting yes.

Kevin Cure - County Counselor Karen Linn - BT& Co.

Karen Linn appear via telephone conference call, Kevin Cure in person along with County Treasurer Juanita Hodgson, Gene Mense, and Matt Mense of Mense, Churchwell, and Mense.

Karen provided an update on the reconciliation of the bank accounts for the years of 2011 and 2012. At the close of 2011, there was a variance of \$18,725 with the bank account balance being less than the general ledger books on hand. Reconciliation of 2012 showed that variance had increased to \$23,673. She stated that the biggest difficulty being faced is the fact that Cherokee County has so many bank accounts and none of the general ledger accounting is separate. There has been no individual account reconciliation performed by the Treasurer in the past and there are lots of confusing handling of transactions.

Karen made the recommendation to revamp the accounts by reducing the total number of accounts and that would aid in the future reconciliation of accounts. Also, design the general ledger to allow individual reconciliation. At this point, one option would be to reconcile 2013 or do a June 2014 reconciliation as a starting point for future reconciliations. She feels that transactions can be handled in a much simpler manner.

Gene Mense concurred with Karen's statements. He stated that he is willing to work towards consolidating the accounts, but whatever happens the new accounts need to be reconciled each month. Currently, the bank account balances are not being balanced back to the general ledger. Matt Mense stated that new accounts were started in 2001 due to similar reasons as now, but many of the old accounts are still open.

Juanita stated that the new accounts have never balanced back to reconciliation. She stated that separate accounts are required for some grants, so Cherokee County needs more than just one bank account, but she agreed that the total number can be reduced.

Karen agreed that if there were just four or five accounts, transactions would be easier to manage and reconciliation would be a lot easier.

Commissioner Hilderbrand stated that he is concerned over the negative money of \$23,000. Karen stated that it is almost impossible to know how far back the first variance had occurred and the cost of finding it would probably exceed the \$23,000 that is missing. Each further reconciliation would cost \$3,000. She stated that a better use of the money would be to use it to set up new procedures.

Commissioner Hilderbrand is concerned over the deposits not being done in a timely manner. He would like to see deposits made within 24 hours. Juanita stated that most deposits are done within two or three days. Karen agreed with the 24 hours immediate deposit. She believes that money can be deposited daily, then complete reconciliation done within 24 to 48 hours. Gene agreed and stated that the first thing the next morning they should balance with the deposits made. Juanita strongly agreed.

They discussed the issue of the computer software not allowing the voiding or correcting of transactions. According to Juanita, it only gives the option of deleting transactions. It was agreed to give the programmer a call later today.

County Attorney Nathan Coleman inquired as to the best way to reconcile for the current number of accounts. Gene stated to start new accounts and reconcile for August. He recommends reconciling each day and do not delete any transaction.

Karen recommended getting a more recent reconciliation done before you open new accounts. She further stated that reconciliations should be done by someone other than the one doing the transactions or depositing.

Karen stated that she will submit a full report with observations and findings to the Board by August 1<sup>st</sup>.

### Andrew Hempson - Bukaty Co.

He appeared before the Board regarding the employee benefit package his company provides. Bukaty Co. is endorsed by the Kansas Association of Counties to provide benefits to their members. The partnership with KAC also works with voluntary programs such as Aflac, with online services available to the employee.

He is asking the Board for permission to do a full analysis of current benefits being provided by Cherokee County and report back to them.

The Board agreed to allow him to look at the current plan.

The Board, Gene Mense, and Juanita Hodgson placed a phone call to Bill Turman of Thomson Reuters regarding the software used by the Treasurer's Office.

They questioned him about the procedure being used to delete transactions by the Treasurer's Office. Bill stated that the process can be handled two different ways. You can post transactions daily, then if changes are needed they will show up as a void. The second option is to edit transactions prior to posting, and enter a comment as to why the change is taking place. He stated that transactions shouldn't be deleted. The ability to make changes is a security function that can be set up however desired. Juanita stated that currently all users have the ability to delete transactions.

Everyone agreed to increase the level of security and limit the number of employees that have the capability of making changes.

Commissioner Hilderbrand read a letter from Kevin Cure. The letter stated that it has been an honor to serve but he his offering his resignation as the Board's General Counsel. He strongly requested that it be accepted today, stating the reason is he believes that he is too much of a political detriment to the Board by his continued employment.

A motion was made by Commissioner Hilderbrand to accept the resignation of Kevin Cure as County Counselor. The motion was seconded by Commissioner Napier. The motion carried 2-1 with Commissioner Collins abstaining.

Commissioner Hilderbrand stated that Kevin will be missed as counsel to the Board. He recognized the fact that this has been a difficult process, and unfortunately they have found themselves on different sides of the topic and appreciate Kevin taking responsibility and showing the Board the respect and to make this decision on his own.

Commissioner Collins stated that Kevin has served as counsel for the cities of Baxter and Galena, as well as Cherokee County and he will be missed.

Commissioner Hilderbrand stated that they are in a hole for County Counselor and there are several things pressing.

Commissioner Hilderbrand made a motion to ask County Attorney Nathan Coleman to fill in until a replacement for Counselor is determined. The motion was seconded by Commissioner Napier. The motion carried 3-0 with all voting yes.



A motion was made by Commissioner Hilderbrand to recess for lunch until 1:15 PM. The motion was seconded by Commissioner Collins. The motion carried 3-0 with all voting yes at 12:07 PM.

The meeting reconvened at 1:15 PM.

#### A.J. Stock - Tri-State Truck Center Inc.

He appeared before the Board to introduce himself and to inform the Board of his company's ability to provide heavy trucks. They sell Mac trucks and he would be glad to prepare estimates based on needs of the county.

### Nathan Coleman - County Attorney/Counselor

Commissioner Hilderbrand made a motion to enter an Executive Session with the Board and County Attorney/Counselor Nathan Coleman for a period of 15 minutes for the purpose of Attorney/Client Privilege. The motion was seconded by Commissioner Collins. The motion carried 3-0 with all voting yes at 1:27 PM.

The meeting reconvened at 1:42 PM.

No action was taken as a result of the Executive Session

The Board discussed the negative outcome of the audit with Mr. Coleman. Commissioner Hilderbrand suggested a reconciliation of accounts from June 2014. Commissioner Collins would like to reconcile 2010 to see if it differs from 2011.

The Board discussed options of performing reconciliations by the county going forward. It was discussed to having an outside person perform a check of the Treasurer's reconciliation, or the possibility of having the County Clerk double check the reconciliation of the Treasurer. Mr. Coleman will research and draft a resolution at the request of the Board.

Commissioner Hilderbrand made a motion to adjourn until the next regularly scheduled meeting set for July 28, 2014 at 9:00 AM. The motion was seconded by Commissioner Napier. The motion carried 3-0 with all voting yes at 2:00 PM.

ATTEST: Resolved and ordered this day, July 28, 2014

Cherokee County Clerk

Commissioner

Commissioner

Commissioner

Kichard, Vat and Charlie, of have Court in Neosho & have, to leave for A wasn't seize how long your meeting with the sultions was going to last. I discussed this weekend what on honor it was to serve and that A offer my Usignation. A Strongly request my resignation as your general counsel te accepted today as A believed an too much of a political detriment to this Boald Continued employment. I will also state that the Salena poposed landfill sett, is no exempt film, toxallon & mere againstion. Con app county appearse and be ap ry the Wooded of, Jox your left the city can file let authorize The three of you for source outstanding at Sincouly, Keun Cus you work.



# Your Source For Employee Benefits and Insurance

## **Employee Benefits**

- Medical Fully Insured or Self-Funded
- Dental
- Vision
- Life/AD&D
- Group Long-term Disability
- Group Short-term Disability
- Individual Coverage
- Medicare Supplements, Part D Prescription Coverage
- Online Enrollment
- Wellness

### **Benefit Administration**

- Flexible Spending Account (FSA)
- Health Reimbursement Arrangement (HRA)
- Health Savings Account (HSA)
- COBRA Administration

# **Voluntary Worksite Benefits**

- Term Life Insurance
- Universal Life Insurance
- Cancer Insurance
- Critical Illness Insurance
- Accident Insurance
- Long-term Care Insurance
- Disability Insurance
- Group Legal
- Identity Theft
- Discount Programs

# KANSAS ASSOCIATION OF COUNTIES

### Value-added HR Services

- HR Help Desk Topics
- FMLA
- FLSA
- Performance Issues
- COBRA/State Continuation
- ERISA Compliance
- Form I-9

# **HR Management & Consulting**

- Comprehensive HR Assessment
- Employee Relations
- Strategic Management
- Job Analysis & Descriptions
- Recruitment & Hiring
- Discipline & Documentation
- New Hire Orientation
- Performance Management
- Benefit Management
- Policies & Procedures
- Employee Retention
- Employee Handbooks
- Manager & Supervisor Training

# **Compliance and Education**

- Health Care Reform
- Regulatory News & Updates
- Carrier Specific News & Updates
- Bukaty Companies Newsletter
- Better Your Business Seminars

	*********** County, KS							
			Affac	Alternate Carrier				
Member	Policy Type	Coverage	Monthly Premium	Monthly Premium	Member Savings	Notes		
Control (Villa)	Accident	ES	\$29.82	\$22.43	\$7.39	Accident - Non Occupational		
	Cancer Dental	ES ES	\$79.08 \$3 <del>9.12</del>	\$20.51 N/A	\$58.57 N/A	Cancer - with S50 Annual Wellness Benefit Group Dental Offered - Possible Oversale		
	Vision	ES	\$45.14	N/A	N/A	Group Vision Offered - Possible Oversale		
	Accident . Cancer	EE	\$24.48 \$34.08	\$17.12 \$12.07	\$7.36 \$22.01	Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit		
	STD	EE	\$75.60	\$56.01	\$19.59	\$1000 Weekly Benefit 1/8/26		
	Vision Cancer	EE	\$12.84 \$41.40	N/A \$12.07	N/A \$29.33	Group Vision Offered - Possible Oversale  Cancer - with \$50 Annual Wellness Benefit		
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational		
	Accident Dental	ES ES	\$32.64 \$56.28	\$22.43 N/A	\$10.21 N/A	Accident - Non Occupational Group Dental Offered - Possible Oversale		
	Specified Event	EE	\$5.38	\$6.99	-\$1.61	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49		
	STD Accident	EE EE	\$55.20 \$46.44	\$56.01 \$17.12	-\$0.81 \$29.32	\$1000 Weekly Benefit 1/8/26 Accident - Non Occupational		
	Accident	EE	\$26.50	\$17.12	\$9.38	Accident - Non Occupational		
	Vision	EE	\$12.84	N/A	N/A	Group Vision Offered - Possible Oversale		
-	Accident Cancer	EE	\$26.50 \$18.72	\$17.12 \$13.24	\$9.38 \$5.48	Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit		
	Cancer	EC	\$47.16	\$13.24	\$33.92	Cancer - with \$50 Annual Wellness Benefit		
	STD Accident	EE F	\$16.80 \$46.44	16.79 \$31.79	\$0.01 \$14.65	S300 Weekly Benefit 1/8/26 Accident - Non Occupational		
	Cancer	F	\$49.84	\$21.69	\$28.15	Cancer - with \$50 Annual Wellness Benefit		
	Life STD	F EE	\$33.84 \$23.52	\$23.88 22.4	\$9.96 \$1.12	All Life policies \$100,000 for Age 40-45 \$400 Weekly Benefit 1/8/26		
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational		
	Cancer Dental	F F	\$29.76 <b>\$103.56</b>	\$21.69 N/A	\$8.07 N/A	Cancer - with \$50 Annual Wellness Benefit Group Dental Offered - Possible Oversale		
	Vision	F	\$26.68	N/A	N/A	Group Vision Offered - Possible Oversale		
	Accident Dental	F EC	\$46.44 \$62.76	\$31.79 N/A	\$14.65 N/A	Accident - Non Occupational Group Dental Offered - Possible Oversale		
	Vision	F	\$26.68	N/A	N/A	Group Vision Offered - Possible Oversale		
	Accident Cancer	F F	\$42.00 \$75.12	\$31.79 \$21.69	\$10.21 \$53.43	Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit		
	STD	EE	\$26.68	22.4	\$4.28	\$400 Weekly Benefit 1/8/26		
	Specified Event Cancer	EE EC	\$18.12 \$42.64	\$6.99 \$13.24	\$11.13 \$29.40	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 Cancer - with \$50 Annual Wellness Benefit		
	Specified Event	EC	\$20.40	\$7.37	\$13.03	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49		
	Accident Life	F	\$46.44 \$37.44	\$31.79 \$23.88	\$14.65 \$13.56	Accident - Non Occupational All Life policies \$100,000 for Age 40-45		
-	Life	F	\$55.26	\$23.88	\$31.38	All Life policies \$100,000 for Age 40-45		
	Cancer STD	F EE	\$56.04 \$25.20	\$21.69 22.4	\$34.35 \$2.80	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26		
	STD	EE	\$26.98	22.4	\$4.58	\$400 Weekly Benefit 1/8/26		
	Accident Cancer	F	\$46.44 \$41.88	\$31.79 \$21.69	\$14.65 \$20.19	Accident - Non Occupational  Cancer - with \$50 Annual Wellness Benefit		
	STD	EE	\$52.44	\$56.01	-\$3.57	\$1000 Weekly Benefit 1/8/26		
	Accident Cancer	EC EC	\$32.40 \$39.36	\$26.50 \$13.24	\$5.90 \$26.12	Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit		
	Life	F	\$27.84	\$23.88	\$3.96	All Life policies \$100,000 for Age 40-45		
	STD Accident	EE ES	\$36.78 \$40.20	30.81 \$22.43	\$5.97 \$17.77	\$550 Weekly Benefit 1/8/26 Accident - Non Occupational		
	Cancer	ES	\$93.60	\$20.51	\$73.09	Cancer - with \$50 Annual Wellness Benefit		
	Specified Event STD	ES EE	\$67.80 \$35.04	\$10.51 30.81	\$57.29 \$4.23	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26		
	Accident	EC	\$36.94	\$26.50	\$10.44	Accident - Non Occupational		
	Cancer Accident	EC EC	\$18.72 \$32.40	\$13.24 \$26.50	\$5.48 \$5.90	Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational		
	Life	EE	\$87.44	\$18.00	\$69.44	All Life policies \$100,000 for Age 40-45		
	Accident STD	EE	\$24.48 \$44.28	\$17.12 39.2	\$7.36 \$5.08	Accident - Non Occupational \$700 Weekly Benefit 1/8/26		
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational		
	Cancer STD	F EE	\$29.78 \$32.12	\$21.69 30.81	\$8.09 \$1.31	Cancer - with \$50 Annual Wellness Benefit \$550 Weekly Benefit 1/8/26		
	Cancer	F	\$32.12	\$21.69	\$10.43	Cancer - with \$50 Annual Wellness Benefit		
	Accident Cancer	EE	\$24.48 \$31.32	\$17.12 \$12.07	\$7.36 \$19.25	Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit		
	STD	EE	\$37.68	30.81	\$6.87	\$550 Weekly Benefit 1/8/26		
	Accident Cancer	EE	\$22.24 \$16.80	\$17.12 \$12.07	\$5.12 \$4.73	Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit		
	Dental	EE	\$28.06	N/A	N/A	Group Dental Offered - Possible Oversale		
	Accident Cancer	F	\$46.44 \$54.84	\$31.79 \$21.69	\$14.65 \$33.15	Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit		
	Dental	#	\$58.04	N/A	N/A	Group Dental Offered - Possible Oversale		
	Cancer Accident	EE	\$40.20 \$46.44	\$12.07 \$31.79	\$28.13 \$14.65	Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational		
	STD	EE	\$24.48	22.4	\$2.08	\$400 Weekly Benefit 1/8/26		
	Accident Specified Event	EE	\$24.48 \$18.36	\$17.12 \$6.99	\$7.36 \$11.37	Accident - Non Occupational  All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49		
	STD	EE	\$44.28	39.2	\$5.08	\$700 Weekly Benefit 1/8/26		
	Life Life	EE	\$20.40 \$28.06	\$18.00 \$18.00	\$2.40 \$10.06	All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45		
	Life	EE	\$28.06	\$18.00	\$10.06	All Life policies \$100,000 for Age 40-45		
	Cancer Life	EC F	\$40.80 \$88.22	\$13.24 \$23.88	\$27.56 \$64.34	Cancer - with S50 Annual Wellness Benefit All Life policies S100,000 for Age 40-45		
	Vision	EC	\$30.36	N/A	N/A	Group Vision Offered - Possible Oversale Cancer - with \$50 Annual Wellness Benefit		
	Cancer Specified Event	F ES	\$59.44 \$67.80	\$21.69 \$10.51	\$37.75 \$57.29	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49		
	Cancer	EC	\$41.40	\$13.24	\$28.16	Cancer - with \$50 Annual Wellness Benefit		

	Life	EE	\$85,26	\$18.00	\$67.26	All Life policies \$100,000 for Age 40-45
	STD	EE	\$37.80	30.81	\$6.99	\$550 Weekly Benefit 1/8/26
		F				
	Cancer	F	\$28.16	\$21.69	\$6.47	Cancer - with \$50 Annual Wellness Benefit
	Accident		\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Vision	F	\$28.68	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Accident	ES	\$34.32	\$22.43	\$11.89	Accident - Non Occupational
	Cancer	F	\$74.16	\$21.69	\$52.47	Cancer - with \$50 Annual Wellness Benefit
	Cancer	EC	\$44.52	\$13.24	\$31.28	Cancer - with \$50 Annual Wellness Benefit
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Specified Event	ES	\$31.32	\$10.51	\$20.81	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49
	STD	EE	\$55.44	\$56.01	-\$0.57	\$1000 Weekly Benefit 1/8/26
	Cancer	EE	\$40,20	\$12.07	\$28.13	Cancer - with \$50 Annual Wellness Benefit
	Cancer	F	\$29.76	\$21.69	\$8.07	Cancer - with \$50 Annual Wellness Benefit
	Life	F	\$16.65	\$23.88	-\$7.23	All Life policies \$100,000 for Age 40-45
	STD	EE	\$27.72	22.4	\$5.32	\$400 Weekly Benefit 1/8/26
	Accident	EE	\$30,36	\$17.12	\$13.24	Accident - Non Occupational
	Accident	EC	\$36.84	\$26.50	\$10.34	Accident - Non Occupational
	Cancer	EC	\$31.32	\$13.24	\$18.08	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$25.20	22.4	\$2.80	\$400 Weekly Benefit 1/8/26
	Vision	EC	\$24.35	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	ES	\$39.04	\$22.43	\$16.61	Accident - Non Occupational
	Accident	EC	\$36.84	\$26.50	\$10.34	Accident - Non Occupational
	Life	F	\$26,76	\$23.88	\$2.88	All Life policies \$100,000 for Age 40-45
	STD	EE	\$43.20	39.2	\$4.00	\$700 Weekly Benefit 1/8/26
	Accident	ES	\$32.64	\$22.43	\$10.21	Accident - Non Occupational
	STD	EE	\$37.80	30.81	\$6.99	\$550 Weekly Benefit 1/8/26
	Cancer	F	\$28.16	\$21.69	\$6.47	Cancer - with \$50 Annual Wellness Benefit
	Life	EE	\$7.54	\$18.00	-\$10.46	All Life policies \$100,000 for Age 40-45
	Cancer	EE	\$34.62	\$12.07	\$22.55	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$33.60	30.81	\$2.79	\$550 Weekly Benefit 1/8/26
	Accident	F	\$39.96	\$31.79	\$8.17	Accident - Non Occupational
-	Cancer	F	\$40.08	\$21.69	\$18.39	Cancer - with \$50 Annual Wellness Benefit
	Life	F	\$49.20	\$23.88	\$25.32	All Life policies \$100,000 for Age 40-45
	STD	EE	\$40.00	39.2	\$0.80	\$700 Weekly Benefit 1/8/26
	Accident	ES	\$32.54	\$22.43	\$10.11	Accident - Non Occupational
	Specified Event	ES	\$51.00	\$10.51	\$40.49	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49
	STD	EE	\$35.04	30.81	\$4.23	\$550 Weekly Benefit 1/8/26
	Specified Event	F	\$36.84	\$10.85	\$25.99	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy, Age 40-49
	Accident	F	\$39.96	\$31.79	\$8.17	Accident - Non Occupational
	Life	ĒĒ	\$15.24	\$18.00	-\$2.76	All Life policies \$100,000 for Age 40-45
	STD	EE	\$36.40	30.81	\$5.59	\$550 Weekly Benefit 1/8/26
	Accident	EE	\$24.48	\$17.12	\$7.36	Accident - Non Occupational
	Accident	ES	\$21.96	\$22.43	-\$0.47	Accident - Non Occupational
		F				Cancer - with \$50 Annual Wellness Benefit
	Cancer		\$49.84	\$21.69	\$28.15	
	ICU	F.	\$15.36	N/A	N/A	ICU Benefit - Possible Oversale
	Specified Event	ES	\$30.00	\$10.51	\$19.49	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49
	STD	EE	\$31.48	30.81	\$0.67	\$550 Weekly Benefit 1/8/26
	Accident	F	\$45.44	\$31.79	\$13.65	Accident - Non Occupational
	Cancer	F	\$29.40	\$21.69	\$7.71	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	F	\$10.08	\$10.85	-\$0.77	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49
	STD	EE	\$19.36	16.79	\$2.57	\$300 Weekly Benefit 1/8/26
	Accident	ES	\$49.80	\$22.43	\$27.37	Accident - Non Occupational
	Cancer	F	\$70.80	\$21.69	\$49.11	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	F	\$20.22	\$10.85	\$9.37	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49
	STD	EE	\$36.00	30.81	\$5.19	\$550 Weekly Benefit 1/8/26
	Accident	EC	\$36.84	\$26.50	\$10.34	Accident - Non Occupational
	Cancer	EC	\$31.66	\$13.24	\$18.42	Cancer - with \$50 Annual Wellness Benefit
1.00	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	STD	EE	\$36.36	30.81	\$5.55	\$550 Weekly Benefit 1/8/26
	Vision	F	\$26.68	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	EC	\$41.28	\$26.50	\$14.78	Accident - Non Occupational
	STD	EE	\$26.20	22.4	\$3.80	\$400 Weekly Benefit 1/8/26
	Accident	EE	\$16.18	\$17.12	-\$0.94	Accident - Non Occupational
	Cancer	EE	\$39.36	\$12.07	\$27.29	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	EE	\$11.90	\$6.99	\$4.91	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49
	Cancer	F	\$29.78	\$21.69	\$8.09	Cancer - with \$50 Annual Wellness Benefit
	Life	F	\$116.76	\$23.88	\$92.88	All Life policies \$100,000 for Age 40-45
	Accident	F	\$77.62	\$31.79	\$45.83	Accident - Non Occupational
	Accident	EE	\$24.48	\$17.12	\$7.36	Accident - Non Occupational
	Cancer	EE	\$34.56	\$12.07	\$22.49	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	EE	\$18.38	\$6.99	\$11.39	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	Cancer	EE	\$29.64	\$12.07	\$17.57	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	EE	\$28.20	\$6.99	\$21.21	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy, Age 40-49
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Cancer	F	\$57.00	\$21.69	\$35.31	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$43.20	39.2	\$4.00	\$700 Weekly Benefit 1/8/26
	Accident	EC	\$36.84	\$26.50	\$10.34	Accident - Non Occupational
						Hosp plan does not fit well with current low deductible/OOP med plan
	Hosp	EC	\$44.64	N/A	N/A	
	Life	F	\$18.00	\$23.88	-\$5.88	All Life policies \$100,000 for Age 40-45
	STD	EE	\$68.40	\$56.01	\$12.39	\$1000 Weekly Benefit 1/8/26
	Accident	EE	\$22.24	\$17.12	\$5.12	Accident - Non Occupational
	Cancer	EE	\$39.36	\$12.07	\$27.29	Cancer - with \$50 Annual Wellness Benefit
		EE	\$15.60	\$6.99	\$8.61	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49
	Specified Event		\$31.68	30.81	\$0.87	\$550 Weekly Benefit 1/8/26
	STD	EE			N/A	Group Vision Offered - Possible Oversale
	STD Vision	55	\$17.44	N/A		All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49
	STD			N/A \$6.99	\$22.41	All Openied Event I land Replaced war 60,000 Earlip Call Circumser I oney. Age 40-40
	STD Vision	55	\$17.44		\$22.41 \$80.65	Cancer - with \$50 Annual Wellness Benefit
	STD Vision Specified Event	EE	\$17.44 \$29.40	\$6.99		
	STD Vision Specified Event Cancer	EE EE ES	\$17.44 \$29.40 \$101.16	\$6.99 \$20.51	\$80.65	Cancer - with \$50 Annual Wellness Benefit
	STD Vision Specified Event Cancer Specified Event	EE ES ES EE	\$17.44 \$29.40 \$101.16 \$51.00	\$6.99 \$20.51 \$10.51	\$80.65 \$40.49	Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49
	STD Vision Specified Event Cancer Specified Event Life Accident	EE ES ES EE EE	\$17.44 \$29.40 \$101.16 \$51.00 \$23.50 \$21.96	\$6.99 \$20.51 \$10.51 \$18.00 \$22.43	\$80.65 \$40.49 \$5.50 -\$0.47	Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational
	STD Vision Specified Event Cancer Specified Event Life Accident Cancer	EE ES ES EE ES	\$17.44 \$29.40 \$101.16 \$51.00 \$23.50 \$21.96 \$36.00	\$6.99 \$20.51 \$10.51 \$18.00 \$22.43 \$21.69	\$80.65 \$40.49 \$5.50 -\$0.47 \$14.31	Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit
	STD Vision Specified Event Cancer Specified Event Life Accident Cancer	EE ES ES F F	\$17.44 \$29.40 \$101.16 \$51.00 \$23.50 \$21.96 \$36.00 \$23.40	\$6.99 \$20.51 \$10.51 \$18.00 \$22.43 \$21.69 N/A	\$80.65 \$40.49 \$5.50 -\$0.47 \$14.31 N/A	Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit ICU Benefit - Possible Oversale
	STD Vision Specified Event Cancer Specified Event Life Accident Cancer ICU Specified Event	EE ES ES F F F	\$17.44 \$29.40 \$101.16 \$51.00 \$23.50 \$21.96 \$36.00 \$23.40 \$26.22	\$6.99 \$20.51 \$10.51 \$18.00 \$22.43 \$21.69 N/A \$10.85	\$80.65 \$40.49 \$5.50 -\$0.47 \$14.31 N/A \$15.37	Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit ICU Benefit - Possible Oversale All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49
	STD Vicion Specified Event Cancer Specified Event Life Accident Cancer ICU Specified Event	EE ES ES F EE EE	\$17.44 \$29.40 \$101.16 \$51.00 \$23.50 \$21.96 \$36.00 \$23.40 \$26.22 \$28.40	\$6.99 \$20.51 \$10.51 \$18.00 \$22.43 \$21.69 N/A \$10.85	\$80.65 \$40.49 \$5.50 -\$0.47 \$14.31 N/A \$15.37 \$6.00	Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit ICU Benefit - Possible Oversale All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$400 Weekly Benefit 1/8/26
	STD Vision Specified Event Cancer Specified Event Life Accident Cancer ICU Specified Event	EE ES ES F F	\$17.44 \$29.40 \$101.16 \$51.00 \$23.50 \$21.96 \$36.00 \$23.40 \$26.22	\$6.99 \$20.51 \$10.51 \$18.00 \$22.43 \$21.69 N/A \$10.85	\$80.65 \$40.49 \$5.50 -\$0.47 \$14.31 N/A \$15.37	Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit ICU Benefit - Possible Oversale All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49

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	Cancer	F	\$43.84	\$21.69	\$22.15	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$47.64	39.2	\$8.44	S700 Weekly Benefit 1/8/26
	Accident	ES	\$29.82	\$22.43	\$7.39	Accident - Non Occupational
	Cancer	ES	\$84.72	\$20.51	\$64.21	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	ES	\$44.04	\$10.51	\$33.53	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49
	Vision	EE	\$26.22	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Dental	ES	\$39.12	N/A	N/A	Group Dental Offered - Possible Oversale
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Cancer	F	\$29.76	\$21.69	\$8.07	Cancer - with \$50 Annual Wellness Benefit
	Hosp	F	\$58.90	N/A	N/A	Hosp plan does not fit well with current low deductible/OOP med plan
	Cancer	EC	\$24.12	\$13.24	\$10.88	Cancer - with \$50 Annual Wellness Benefit
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Accident	ES	\$32.64	\$22.43	\$10.21	Accident - Non Occupational
	Cancer	F	\$59.44	\$21.69	\$37.75	Cancer - with \$50 Annual Wellness Benefit
	STD	ĒE	\$73.92	\$56.01	\$17.91	\$1000 Weekly Benefit 1/8/26
	Accident	F	\$29.72	\$31.79	-\$2.07	Accident - Non Occupational
	STD	EE	\$18.86	16.79	\$2.07	S300 Weekly Benefit 1/8/26
	Accident	ES	\$40.20	\$22.43	\$17.77	Accident - Non Occupational
		F	\$25.38	\$21.69	\$3.69	Cancer - with S50 Annual Wellness Benefit
	Cancer				\$3.09	All Life policies \$100,000 for Age 40-45
	Life	EE	\$21.24	\$18.00 \$56.01		\$1000 Weekly Benefit 1/8/26
	STD	EE	\$72.74		\$16.73	
	Accident	F	\$39.96	\$31.79	\$8.17	Accident - Non Occupational
	Dental	F	\$84.00	N/A	N/A	Group Dental Offered - Possible Oversale
	Life	EE	\$36.36	\$18.00	\$18.36	All Life policies \$100,000 for Age 40-45
	Vision	F	\$26.68	N/A	N/A	Group Vision Offered - Possible Oversale
	STD	EE	\$33.12	30.81	\$2.31	S550 Weekly Benefit 1/8/26
	Cancer	F	\$34.98	\$21.69	\$13.29	Cancer - with \$50 Annual Wellness Benefit
	Accident	EE	\$24.48	\$17.12	\$7.36	Accident - Non Occupational
	STD	EE	\$16.80	16.79	\$0.01	S300 Weekly Benefit 1/8/26
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Dental	F	\$56.04	N/A	N/A	Group Dental Offered - Possible Oversale
	Vision	F	\$26.68	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	F	\$39.96	\$31.79	\$8.17	Accident - Non Occupational
	Cancer	F	\$57.00	\$21.69	\$35.31	Cancer - with \$50 Annual Wellness Benefit
	Life	EE	\$53.04	\$18.00	\$35.04	All Life policies \$100,000 for Age 40-45
	STD	EE	\$20.16	22.4	-\$2.24	\$400 Weekly Benefit 1/8/26
	Cancer	EC	\$32.30	\$13.24	\$19.06	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$30.24	30.81	-\$0.57	\$550 Weekly Benefit 1/8/26
	Vision	EC	\$24.36	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	EE	\$24.48	\$17.12	\$7.36	Accident - Non Occupational
	Cancer	EE	\$18.72	\$12.07	\$6.65	Cancer - with \$50 Annual Wellness Benefit
	Cancer	F	\$27.60	\$21.69	\$5.91	Cancer - with \$50 Annual Wellness Benefit
		EC	\$36.84	\$26.50	\$10.34	Accident - Non Occupational
	Accident		\$34.58	\$13.24	\$21.34	Cancer - with \$50 Annual Wellness Benefit
	Cancer	EC EE	\$23.04	22.4	\$0.64	\$400 Weekly Benefit 1/8/26
	STD					
	Accident	EE	\$22.24	\$17.12	\$5.12	Accident - Non Occupational
	Cancer	EE	\$21.04	\$12.07	\$8.97	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	EE	\$20.22	\$6.99	\$13.23	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49
	Accident	EC	\$36.84	\$26.50	\$10.34	Accident - Non Occupational
	Cancer	EC	\$31.32	\$13.24	\$18.08	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$30.60	30.81	-\$0.21	S550 Weekly Benefit 1/8/26
	Accident	ES	\$32.84	\$22.43	\$10.41	Accident - Non Occupational
	Cancer	F	\$42.00	\$21.69	\$20.31	Cancer - with S50 Annual Wellness Benefit
	ICU	ES	\$27.72	N/A	N/A	ICU Benefit - Possible Oversale
	Specified Event	EE	\$20.22	\$6.99	\$13.23	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49
	STD	EE	\$36.48	30.81	\$5.67	\$550 Weekly Benefit 1/8/26
				\$17.12	\$5.12	Accident - Non Occupational
	Accident	EE	\$22.24			
	Accident Cancer		\$34.56	\$12.07	\$22.49	Cancer - with \$50 Annual Wellness Benefit
		EE		\$12.07 22.4	\$2.80	Cancer - with S50 Annual Wellness Benefit S400 Weekly Benefit 1/8/26
	Cancer	EE EE	\$34.56	\$12.07		Cancer - with S50 Annual Wellness Benefit S400 Weekly Benefit 1/8/26 Accident - Non Occupational
	Cancer STD Accident Cancer	EE EE EC EC	\$34.56 \$25.20 \$36.84 \$29.40	\$12.07 22.4 \$26.50 \$13.24	\$2.80 \$10.34 \$16.16	Cancer - with S50 Annual Wellness Benefit S400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with S50 Annual Wellness Benefit
	Cancer STD Accident Cancer Life	EE EE EC EC EC	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04	\$12.07 22.4 \$26.50 \$13.24 \$18.00	\$2.80 \$10.34 \$16.16 -\$2.96	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45
	Cancer STD Accident Cancer	EE EE EC EC EC EE	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26
	Cancer STD Accident Cancer Life	EE EE EC EC EC	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale
	Cancer STD Accident Cancer Life STD	EE EE EC EC EC EE	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45
	Cancer STD Accident Cancer Life STD Vision	EE EE EC EC EE EE EE EE EE EE	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26
	Cancer STD Accident Cancer Life STD Vision Life	EE EE EC EC EE EE EE	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.44 \$14.30	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$5550 Weekly Benefit 1/8/26 Accident - Non Occupational
	Cancer STD Accident Cancer Life STD Vision Life STD	EE EE EC EC EE EE EE EE EE EE	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45
	Cancer STD Accident Cancer Life STD Vision Life STD Accident	EE	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$5550 Weekly Benefit 1/8/26 Accident - Non Occupational
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Life	EE	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79 \$23.88	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$26.46	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Life Accident	EE EE EC EC EE EE EF F F ES	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82	\$12.07 22.4 26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79 \$23.88 \$23.88 \$22.43	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$26.46 \$1.32	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Life Life	EE	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79 \$23.88 \$23.88	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$26.46 \$1.32 \$7.39	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Life Accident Accident Hosp	EE EE EC EC EC EE EE EF F F ES ES	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79 \$23.88 \$23.88 \$22.43 N/A	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$26.46 \$1.32 \$7.39 \$10.21 N/A	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Life Accident Accident Accident Accident Accident Accident Accident Accident Hosp STD	EE EE EC EC EE EE EF F F ES ES ES	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79 \$23.88 \$23.88 \$22.43 \$12.43 \$12.43 \$39.2	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$26.46 \$1.32 \$7.39 \$10.21 N/A \$0.80	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Life Accident Life Life Life Life STD Accident Life Life Life Life Life Accident Accident Accident Hosp STD Vision	EE EE EC EC EE EF F F F ES ES ES EE EE ES	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79 \$23.88 \$23.88 \$22.43 N/A \$19.00 \$22.43 \$22.43 \$22.43 \$22.43	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$26.46 \$1.32 \$7.39 \$10.21 N/A	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Life Life Accident Locident Accident	EE EE EC EC EC EE EE EF F F ES ES EE F F F ES ES F F	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$55.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79 \$23.88 \$23.88 \$22.43 N/A \$9.2 N/A \$18.00	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$26.46 \$1.32 \$7.39 \$10.21 N/A \$0.80 N/A \$13.65	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Accident Life Accident Accident Accident Accident Accident Hosp Accident Accident	EE	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00 \$45.44 \$71.88	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79 \$23.88 \$22.43 \$22.43 N/A 39.2 N/A \$31.79 N/A	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$26.46 \$1.32 \$7.39 \$10.21 N/A \$0.80 N/A	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan
	Cancer STD Accident Cancer Life STD Wision Life STD Accident Life Life Life Life STD Accident Life Life Life Accident Accident Hosp STD Vision Accident Hosp STD	EE EE EC EC EE EF F F F ES ES F EE E	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 \$30.81 \$31.79 \$23.88 \$22.83 \$22.43 N/A \$31.79 \$31.79 N/A \$31.79	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$26.46 \$1.32 \$7.39 \$10.21 N/A N/A \$13.65 N/A \$13.65	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$550 Weekly Benefit 1/8/26
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Life Accident Accident Accident Hosp STD Vision Accident Hosp STD Accident Hosp STD Accident	EE EE EC EC EE EE EE EE EE EF F ES ES EE EF F ES EE	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.44 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00 \$45.44 \$71.88 \$32.76 \$28.44	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79 \$23.88 \$22.83 \$22.43 N/A 39.2 N/A \$31.79 N/A \$31.79 \$31.79	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$1.32 \$7.39 \$10.21 N/A \$0.80 N/A \$13.65 N/A \$1.95 \$1.95	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$5550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 \$3550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$550 Weekly Benefit 1/8/26 Accident - Non Occupational
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Accident Life Accident Accident Hosp STD Vision Accident Hosp STD Accident	EE EE EC EC EE EE EF F F ES ES EE	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00 \$45.44 \$71.88 \$32.76 \$28.44 \$35.40	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79 \$23.88 \$22.43 \$22.43 N/A 39.2 N/A \$31.79 N/A \$31.79	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 -\$0.45 \$14.65 \$14.65 \$13.2 \$7.39 \$10.21 N/A \$0.80 N/A \$1.365 N/A \$1.365 N/A	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Group Dental Offered - Possible Oversale
	Cancer STD Accident Cancer Life STD Wision Life STD Accident Life Life Life Accident Accident Hosp STD Vision Accident Hosp STD Accident	EE EE EC EC EE EE EF F F ES ES ES EE EE EE EF F F ES ES F F EE	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00 \$45.14 \$45.44 \$71.88 \$32.76 \$28.44 \$35.40 \$46.44	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79 \$23.88 \$23.88 \$22.43 N/A \$31.79 N/A \$31.79 N/A \$31.79 N/A \$31.79	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$26.46 \$1.32 \$7.39 \$10.21 N/A \$13.65 N/A \$1.95 \$11.32 N/A \$1.95 \$11.32	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Life Accident Accident Accident Hosp STD Vision Accident Hosp STD Accident STD	EE EE EC EC EE EE EE EE EE EE EE EE EE E	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.44 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00 \$45.44 \$71.88 \$32.76 \$25.40 \$35.40 \$46.44 \$45.00	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79 \$23.88 \$22.83 \$22.43 N/A \$39.2 N/A \$31.79 N/A \$31.79 N/A \$31.79 N/A \$31.79 \$31.79 N/A \$31.79	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$1.32 \$7.39 \$10.21 N/A \$0.80 N/A \$13.65 N/A \$1.95 \$11.32 N/A	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 \$3550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational \$700 Weekly Benefit 1/8/26
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Accident Accident Hosp STD Accident Hosp STD Accident Hosp STD Accident Dental Accident STD Accident	EE	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00 \$45.44 \$71.88 \$32.76 \$32.76 \$32.76 \$33.40 \$45.44 \$71.88 \$32.76 \$32.76 \$33.40 \$45.44 \$71.88 \$32.76 \$33.40 \$45.44 \$71.88 \$32.76 \$33.40 \$45.44 \$71.88 \$32.76 \$33.40 \$45.44 \$71.88 \$32.76 \$33.40 \$45.44 \$71.88 \$32.76 \$34.40 \$45.44 \$71.88 \$32.76 \$34.40 \$45.44 \$71.88 \$32.76 \$34.40 \$45.44 \$71.88 \$32.76 \$34.40 \$45.44 \$71.80 \$35.40 \$45.44 \$71.80 \$35.40 \$45.44 \$71.80 \$35.40 \$45.44 \$71.80 \$35.40 \$45.44 \$71.80 \$35.40 \$45.40 \$71.80 \$7	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79 \$23.88 \$22.43 \$22.43 \$22.43 \$1.79 N/A 39.2 N/A 39.1 N/A 30.81 \$17.12 N/A \$31.79	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 -\$0.45 \$14.65 \$14.65 \$1.32 \$7.39 \$10.21 N/A \$0.80 N/A \$1.95 N/A \$1.95 \$1.132 \$1.132 \$1.21 N/A \$1.465 \$1.32 \$1.465 \$1.365 \$1.	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational S700 Weekly Benefit 1/8/26 Accident - Non Occupational
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Accident Accident Hosp STD Vision Accident Cancer	EE EE EC E	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$52.20 \$29.82 \$32.64 \$54.40 \$55.36 \$45.40 \$45.44 \$55.36 \$45.40 \$45.44 \$55.36 \$45.40 \$45.40 \$55.20 \$45.40 \$45.40 \$45.40 \$55.20 \$45.40 \$45.40 \$55.20 \$45.40 \$45.40 \$55.20 \$45.40 \$45.40 \$55.20 \$45.40 \$55.20 \$45.40 \$45.40 \$55.20 \$55.20 \$5	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79 \$23.88 \$23.88 \$22.43 N/A \$31.79 N/A \$31.79 \$11.70	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$26.46 \$1.32 \$7.39 \$10.21 N/A \$1.365 N/A \$1.365 N/A \$1.365 \$1.3	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational S700 Weekly Benefit 1/8/26 Accident - Non Occupational S700 Weekly Benefit 1/8/26 Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Life Life Accident Accident Accident Hosp STD Vision Accident Hosp STD Accident Cancer STD Accident	EE EE EC EC EC EE EE EE EE EE EE EE EE E	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00 \$45.14 \$45.44 \$71.88 \$32.76 \$25.20 \$40.00 \$45.44 \$45.44 \$71.86 \$32.76 \$25.20 \$25.20 \$25.20 \$25.20 \$25.20 \$25.20 \$25.20 \$25.20 \$25.20 \$25.20 \$25.20 \$25.20 \$25.20 \$25.20 \$25.20 \$25.20 \$32.64 \$58.76 \$40.00 \$45.44 \$71.86 \$32.76 \$22.24 \$35.40 \$3	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$18.00 30.81 \$31.79 \$23.88 \$22.83 \$22.43 \$1/A \$31.79	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$1.32 \$7.39 \$10.21 N/A \$0.80 N/A \$13.65 N/A \$11.32 N/A \$11.32 N/A \$11.32 \$11.	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational S700 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit S550 Weekly Benefit 1/8/26
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Accident Accident Hosp STD Accident Hosp STD Accident Cancer STD Accident Dental Accident STD Accident Cancer STD Accident	EE	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00 \$45.44 \$71.88 \$32.76 \$28.44 \$35.40 \$45.44 \$71.80 \$32.76 \$28.44 \$35.40 \$45.44 \$71.80 \$32.76 \$38.40 \$46.44 \$71.80 \$32.76 \$38.40 \$46.44 \$71.80 \$32.76 \$38.40 \$46.44 \$71.80 \$32.76 \$38.40 \$46.44 \$71.80 \$35.40 \$46.44 \$35.40 \$46.44 \$35.40 \$46.40 \$45.40 \$45.40 \$45.40 \$50.30 \$36.40 \$46.40 \$45.40 \$50.30 \$36.40 \$46.40 \$45.40 \$50.30 \$46.40 \$45.40 \$50.30 \$46.40 \$45.40 \$45.40 \$50.30 \$46.40 \$45.40 \$50.30 \$46.40 \$45.40 \$50.30 \$46.40 \$45.40 \$45.40 \$50.30 \$46.40 \$45.40 \$50.30 \$46.40 \$45.40 \$50.30 \$46.40 \$45.40 \$50.30 \$46.40 \$45.40 \$45.40 \$45.40 \$50.30 \$46.40 \$45.00 \$52.20 \$57.00 \$36.00 \$26.40 \$36.00 \$26.40 \$36.00 \$26.40 \$36.00 \$26.40 \$36.00 \$26.40 \$36.00 \$26.40 \$36.00 \$26.40 \$36.00 \$26.40 \$36.00 \$26.40 \$36.00 \$26.40 \$36.00 \$26.40 \$36.00 \$36.00 \$36.40 \$36.00 \$36.40 \$36.00 \$36.00 \$36.40 \$36.00 \$36.00	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79 \$23.88 \$22.43 \$22.43 \$22.43 \$17.12 N/A \$31.79 N/A \$31.79 N/A \$30.81 \$31.79	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$5550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational S700 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit S550 Weekly Benefit 1/8/26 Accident - Non Occupational
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Accident Accident Hosp STD Accident Accident Accident Accident Hosp STD Accident Cancer STD Accident STD Accident STD Accident Cancer	EE EE EE EC E	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00 \$45.14 \$71.88 \$32.76 \$28.44 \$71.88 \$32.76 \$28.44 \$71.88 \$32.76 \$28.44 \$45.00 \$45.40 \$4	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79 \$23.88 \$23.88 \$22.43 \$22.43 N/A \$31.79 N/A \$31.79 \$17.12 \$17.12 \$20.51 30.81 \$17.12 \$17.12 \$12.07	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$26.46 \$1.32 \$7.39 \$10.21 N/A \$1.365 N/A \$1.365 N/A \$1.365 \$1.3	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Group Central Offered - Possible Oversale Accident - Non Occupational Group Central Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit S550 Weekly Benefit 1/8/26 Accident - with \$50 Annual Wellness Benefit
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Life Life Accident Accident Accident Hosp STD Accident Hosp STD Accident Cancer STD Accident Cancer STD Accident STD Accident Cancer STD	EE EE EC EC EC EE EE EE EE EE EE EE EE E	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00 \$45.14 \$45.44 \$71.88 \$32.76 \$28.44 \$35.40 \$3	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79 \$23.88 \$22.83 \$22.43 N/A \$31.79 \$31.79 N/A \$31.79	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$1.32 \$7.39 \$10.21 N/A \$0.80 N/A \$13.65 N/A \$13.65 N/A \$13.65 \$14.65 \$13.65 \$14.65 \$15.80 \$15.95 \$11.32 N/A \$15.95 \$11.32 N/A \$15.95	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational \$700 Weekly Benefit 1/8/26 Accident - Non Occupational
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Accident Accident Accident Hosp STD Accident Hosp STD Accident Cancer STD Accident Accident Accident Accident Accident Accident Accident Accident Cancer STD Accident Cancer	EE	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00 \$45.44 \$71.88 \$32.76 \$28.44 \$45.00 \$22.24 \$57.00 \$36.00 \$22.24 \$57.00 \$36.00 \$22.24 \$58.72 \$28.44	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 \$30.81 \$31.79 \$23.88 \$22.43 \$22.43 \$22.43 \$17.12 \$17.12 \$17.12 \$17.12 \$20.51 \$30.81 \$17.12 \$12.07 \$22.4 N/A	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 \$N/A -\$3.70 -\$0.45 \$14.65 \$26.46 \$1.32 \$7.39 \$10.21 N/A \$13.65 N/A \$13.65 N/A \$1.95 \$1.32 N/A \$1.365 \$1.32 \$7.39 \$1.32 \$7.39 \$1.32 \$7.39 \$1.465 \$1.32 \$1.	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$5550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational \$700 Weekly Benefit 1/8/26 Accident - Non Occupational \$700 Weekly Benefit 1/8/26 Accident - Non Occupational \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$550 Weekly Benefit 1/8/26 Accident - Non Occupational
	Cancer STD Accident Life STD Vision Life STD Accident Life Accident Accident Accident Hosp STD Accident Accident Accident Cancer STD Accident STD Accident STD Accident Cancer STD Accident Cancer STD Accident Cancer STD Accident Accident Accident Accident Accident	EE EE EE EC E	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00 \$45.14 \$45.44 \$71.88 \$32.76 \$28.44 \$45.00 \$22.24 \$57.00 \$36.00 \$24.48 \$11.84 \$45.44	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79 \$23.88 \$22.43 \$22.43 \$39.2 N/A \$31.79 N/A \$31.79 \$17.12 \$17.12 \$20.51 30.81 \$17.12 \$20.51 30.81 \$17.12 \$20.51	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$26.46 \$1.32 \$7.39 \$10.21 N/A \$1.365 N/A \$1.365 N/A \$1.365 \$1.365 \$1.365 N/A \$1.465 \$5.80 \$1.365 \$	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$5550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 \$40 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational S700 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Life Life Accident Accident Accident Hosp STD Accident Cancer STD Accident Accident Accident Accident Accident Accident Accident Cancer STD Accident STD Accident STD Accident STD Accident STD Accident Cancer	EE EE EC EC EC EE EE EE EE EE EE EE EE E	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00 \$45.14 \$45.44 \$71.88 \$32.76 \$28.44 \$35.40 \$3	\$12.07 22.4 \$18.00 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79 \$23.88 \$22.43 N/A \$31.79 N/A \$31.79 N/A \$31.79 \$31.79 \$31.79 \$31.79 \$31.79 \$31.79 \$31.79 \$31.79 \$31.79 \$31.79 \$31.79 \$31.79 \$32.88	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$26.46 \$1.32 \$1.32 N/A \$0.80 N/A \$13.65 N/A \$13.65 N/A \$1.95 \$11.32 N/A \$1.95 \$1	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational All Life policies \$100,000 for Age 40-45
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Accident Accident Hosp STD Accident Hosp STD Accident Cancer STD Accident Accident Accident Accident Accident Cancer STD Vision Accident Life	EE EE EC EC EE EE EE EF F ES ES EE	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$61.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00 \$45.44 \$71.88 \$32.76 \$48.44 \$51.80 \$32.76 \$28.44 \$35.40 \$46.44 \$55.84 \$45.44 \$55.84 \$58.87 \$58.84 \$58.87 \$58.84 \$58.87 \$58.84 \$58.87 \$58.84 \$58.87 \$58.84 \$58.87 \$58.84 \$58.87 \$58.84 \$58.87 \$58.84 \$58.87 \$58.84 \$58.87 \$58.84 \$58.87 \$58.84 \$58.87 \$58.84 \$58.87 \$58.84 \$58.87 \$58.84 \$58.87 \$58.84 \$58.87 \$58.84	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 \$30.81 \$31.79 \$23.88 \$22.43 \$22.43 \$39.2 N/A 39.2 N/A 39.2 N/A 39.1 \$17.12 \$11.07 \$17.12 \$11.07 \$17.12 \$11.07 \$17.12 \$11.07 \$17.12 \$20.51 \$17.12 \$20.51 \$17.12 \$20.51 \$17.12 \$20.51 \$17.12 \$20.51	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$26.46 \$1.32 \$7.39 \$10.21 N/A \$1.95 \$11.32 N/A \$1.95 \$11.32 \$1.95 \$1.95 \$1.32 \$1	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$5550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Group Cocupational Group Cocupational Group Cocupational Group Cocupational Cancer - with \$50 Annual Wellness Benefit \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational
	Cancer STD Accident Life STD Vision Life STD Accident Life Accident Accident Accident Hosp STD Accident Hosp STD Accident Cancer STD Accident Life Accident Accident Accident Hosp STD Accident Losp STD Accident Cancer	EE	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$11.30 \$30.36 \$46.44 \$50.34 \$52.20 \$29.82 \$32.64 \$58.76 \$40.00 \$45.14 \$45.44 \$71.88 \$32.76 \$28.44 \$45.00 \$22.24 \$57.00 \$36.00 \$24.48 \$18.72 \$28.44 \$45.00 \$24.48 \$51.872 \$28.44 \$45.00 \$25.20	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79 \$23.88 \$22.43 \$22.43 N/A \$31.79 N/A \$31.79 \$17.12 \$17.12 \$17.12 \$17.12 \$17.12 \$17.12 \$17.12 \$17.12 \$17.12 \$17.12 \$17.12 \$20.51 \$17.12 \$20.51 \$20.51 \$20.51	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$26.46 \$1.32 \$7.39 \$10.21 N/A \$1.365 N/A \$1.365 \$	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$5550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational S700 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 \$400 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 \$400 Weekly Benefit 1/8/26 Accident - Non Occupational
	Cancer STD Accident Life STD Wision Life STD Accident Life Life Life Life Life Accident Accident Hosp STD Accident Hosp STD Accident Cancer STD Accident Life Life Life Life Life Life Life Life	EE EE EC EC EC EE EE EE EE EE EE EE EE E	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00 \$45.14 \$45.44 \$57.48 \$32.76 \$28.44 \$45.00 \$22.24 \$57.00 \$36.00 \$24.48 \$118 \$45.44 \$50.64 \$24.00 \$36.84 \$25.66	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 30.81 \$31.79 \$23.88 \$22.43 \$22.43 \$17.12 N/A \$31.79 N/A \$31.79 \$31.79 \$39.2 \$17.12 \$12.07 \$20.51 \$30.81 \$17.12 \$20.51 \$30.81 \$17.12 \$20.51 \$30.81 \$31.79	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$26.46 \$1.32 \$7.39 \$10.21 N/A \$0.80 N/A \$13.65 N/A \$13.65 N/A \$14.65 \$5.80 \$5.12 \$7.39 \$1.32 N/A \$1.35 \$1.32 N/A \$1.32 N/A \$1.35 \$1.32 N/A \$1.35 \$1.32 N/A \$1.35 \$1.32 N/A \$1.35 \$1.32 N/A \$1.35 \$1.32 N/A \$1.35 \$1.32 N/A \$1.35 \$1.32 N/A \$1.35 \$1.32 N/A \$1.35 \$1.32 N/A \$1.35 \$1.32 N/A \$1.35 \$1.32 N/A \$1.35	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Adol Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Adol Weekly Benefit 1/8/26 Accident - Non Occupational
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Accident Accident Hosp STD Accident Hosp STD Accident Cancer STD Vision Accident Accident Accident Accident Cancer STD Accident Life Life Accident	EE	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00 \$45.44 \$71.88 \$32.76 \$45.44 \$71.88 \$32.76 \$28.44 \$71.88 \$32.76 \$28.44 \$45.44 \$71.88 \$32.76 \$45.44 \$71.88 \$32.76 \$45.44 \$71.88 \$32.76 \$45.44 \$71.88 \$32.76 \$45.44 \$71.88 \$32.76 \$46.44 \$45.00 \$45.00 \$45.44 \$45.00 \$45.00 \$45.44 \$45.00 \$45.00 \$45.44 \$45.00 \$45.00 \$45.00 \$45.44 \$45.00 \$45.00 \$45.00 \$45.00 \$45.44 \$45.00 \$4	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 \$30.81 \$31.79 \$23.88 \$22.43 \$22.43 \$39.2 N/A 39.2 N/A 39.2 N/A 39.2 \$17.12 \$10.07 \$17.12 \$11.07 \$17.12 \$11.07 \$17.12 \$11.07 \$17.12 \$20.51 \$17.12 \$20.51 \$17.12 \$20.51 \$17.12 \$20.51 \$17.12 \$20.51 \$17.12 \$20.51	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$26.46 \$1.32 \$7.39 \$10.21 N/A \$1.95 \$11.32 N/A \$1.95 \$11.32 \$11	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Group Dental Offered - Possible Senefit \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational
	Cancer STD Accident Life STD Vision Life STD Accident Life Accident Accident Accident Hosp STD Accident Hosp STD Accident Life Accident Cancer STD Accident Life Accident Hosp STD Accident Life Accident Life Accident Accident Accident Life Accident STD Accident STD Accident Cancer	EE	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00 \$45.14 \$45.44 \$71.88 \$32.76 \$28.44 \$45.40 \$50.36 \$46.44 \$45.00 \$22.24 \$57.00 \$36.00 \$24.48 \$18.72 \$28.44 \$45.40 \$50.64 \$50.64 \$50.64 \$50.64 \$50.64 \$50.64 \$50.64 \$50.65	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 \$30.81 \$31.79 \$23.88 \$22.43 \$22.43 N/A \$31.79 N/A \$31.79 \$17.12	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$26.46 \$1.32 \$7.39 \$10.21 N/A \$1.36 \$1	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$5550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational S700 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit S550 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit S400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational
	Cancer STD Accident Cancer Life STD Vision Life STD Accident Life Accident Accident Hosp STD Accident Hosp STD Accident Cancer STD Vision Accident Accident Accident Accident Cancer STD Accident Life Life Accident	EE	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$61.80 \$21.14 \$14.30 \$30.36 \$46.44 \$550.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00 \$45.44 \$71.88 \$32.76 \$45.44 \$71.88 \$32.76 \$28.44 \$45.00 \$22.24 \$57.00 \$36.00 \$24.48 \$18.72 \$28.44 \$46.44 \$50.64 \$50.64 \$50.64 \$50.64 \$50.64 \$50.64 \$51.18	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 \$30.81 \$31.79 \$23.88 \$22.43 \$22.43 \$39.2 N/A 39.2 N/A 39.2 N/A 39.2 \$17.12 \$10.07 \$17.12 \$11.07 \$17.12 \$11.07 \$17.12 \$11.07 \$17.12 \$20.51 \$17.12 \$20.51 \$17.12 \$20.51 \$17.12 \$20.51 \$17.12 \$20.51 \$17.12 \$20.51	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$26.46 \$1.32 \$7.39 \$10.21 N/A \$1.95 \$11.32 N/A \$1.95 \$11.32 \$11	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 All Life policies \$100,000 for Age 40-45 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Bosp plan does not fit well with current low deductible/OOP med plan Bosp plan does not fit well with current low deductible/OOP med plan Bosp plan does not fit well with current low deductible/OOP med plan Bosp plan does not fit well with current low deductible/OOP med plan Bosp plan does not fit well with current low deductible/OOP med plan Bosp plan does not fit well with current low deductible/OOP med plan Bosp plan does not fit well with current low deductible/OOP med plan Bosp plan does not fit well with current low deductible/OOP med plan Bosp plan does not fit well with current low deductible/OOP med plan Bosp plan does not fit well with current low deductible/OOP med plan Bosp plan does not fit well with current low deductible/OOP med plan Bosp plan does not fit well with current low deductible/OOP med plan Bosp plan does not fit well with current low deductible/OOP med plan Bosp plan does not fit well with current low deductible/OOP med plan Bosp plan does not fit well with current low deductible/OOP med plan Bosp plan does not fit well with current low deductible/OOP med plan Bosp plan does not fit well with current low deductible/OOP med plan Bosp plan does not fit well with current low deductible/OOP med plan Bosp plan does not fit well with current low deductible/OOP med plan Bosp plan does not fit well with current low deductible/OO
	Cancer STD Accident Life STD Vision Life STD Accident Life Accident Accident Accident Hosp STD Accident Hosp STD Accident Life Accident Cancer STD Accident Life Accident Hosp STD Accident Life Accident Life Accident Accident Accident Life Accident STD Accident STD Accident Cancer	EE	\$34.56 \$25.20 \$36.84 \$29.40 \$15.04 \$64.80 \$21.14 \$14.30 \$30.36 \$46.44 \$50.34 \$25.20 \$29.82 \$32.64 \$58.76 \$40.00 \$45.14 \$45.44 \$71.88 \$32.76 \$28.44 \$45.40 \$50.36 \$46.44 \$45.00 \$22.24 \$57.00 \$36.00 \$24.48 \$18.72 \$28.44 \$45.40 \$50.64 \$50.64 \$50.64 \$50.64 \$50.64 \$50.64 \$50.64 \$50.65	\$12.07 22.4 \$26.50 \$13.24 \$18.00 \$56.01 N/A \$18.00 \$30.81 \$31.79 \$23.88 \$22.43 \$22.43 N/A \$31.79 N/A \$31.79 \$17.12	\$2.80 \$10.34 \$16.16 -\$2.96 \$8.79 N/A -\$3.70 -\$0.45 \$14.65 \$26.46 \$1.32 \$7.39 \$10.21 N/A \$1.36 \$1	Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Life policies \$100,000 for Age 40-45 \$1000 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale All Life policies \$100,000 for Age 40-45 \$5550 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$700 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Hosp plan does not fit well with current low deductible/OOP med plan \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational \$700 Weekly Benefit 1/8/26 Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$550 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$400 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 \$400 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit

	Cancer	EC	\$29.04	\$13.24	\$15.80	Cancer - with \$50 Annual Wellness Benefit
	Vision	E	\$26.68	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	F	\$46.44	\$31.79	\$14,65	Accident - Non Occupational
	Dental	F	\$56.00	N/A	N/A	Group Dental Offered - Possible Oversale
	Vision	F	\$26.68	N/A	N/A	Group Vision Offered - Possible Oversale
	Cancer	EC	\$18.36	\$13.24	\$5.12	Cancer - with \$50 Annual Wellness Benefit
	Accident	EE	\$22.24	\$17.12	\$5.12	Accident - Non Occupational
	Cancer	EE	\$33.84	\$12.07	\$21.77	Cancer - with \$50 Annual Wellness Benefit
Sp	pecified Event	EE	\$15.60	\$6.99	\$8.61	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy, Age 40-49
	STD	EE	\$38.88	30.81	\$8.07	\$550 Weekly Benefit 1/8/26
	Cancer	EE	\$18.72	\$12.07	\$6.65	Cancer - with \$50 Annual Wellness Benefit
Sp	pecified Event	EE	\$29.40	\$6.99	\$22.41	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49
	STD	EE	\$19.80	16.79	\$3.01	\$300 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale
-	Vision Accident	EE F	\$ <del>17.44</del> \$46.44	N/A \$31.79	N/A \$14.65	Accident - Non Occupational
<u> </u>	Cancer	F	\$29.76	\$21.69	\$8.07	Cancer - with \$50 Annual Wellness Benefit
-	Life	EE	\$27.60	\$18.00	\$9.60	All Life policies \$100,000 for Age 40-45
	STD	EE	\$53.40	\$56.01	-\$2.61	\$1000 Weekly Benefit 1/8/26
	Vision	EE .	\$12.84	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	ES	\$32.64	\$22,43	\$10,21	Accident - Non Occupational
	Cancer	ES	\$29.76	\$20.51	\$9.25	Cancer - with \$50 Annual Wellness Benefit
	Accident	EC	\$36.84	\$26.50	\$10.34	Accident - Non Occupational
	Cancer	EC	\$54.95	\$13.24	\$41.71	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$49.68	39.2	\$10.48	\$700 Weekly Benefit 1/8/26
	Vision	EC	\$24.36	N/A	N/A	Group Vision Offered - Possible Oversale
	STD	EE	\$53.98	\$56.01	-\$2.03	\$1000 Weekly Benefit 1/8/26
	Accident	F	\$54.38	\$31.79	\$22.59	Accident - Non Occupational
	Cancer	F	\$93.60	\$21.69	\$71.91	Cancer - with \$50 Annual Wellness Benefit
-	Hosp	ES	\$78.06	N/A	N/A	Hosp plan does not fit well with current low deductible/OOP med plan
Sp	pecified Event	F	\$26.22	\$10.85	\$15.37	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49
	Vision Accident	ES ES	\$29.44 \$29.82	N/A \$22.43	N/A \$7.39	Group Vision Offered - Possible Oversale  Accident - Non Occupational
	Accident	F	\$32.86	\$22.43	\$1.07	Accident - Non Occupational
	Life	F	\$21.24	\$23.88	-\$2.64	All Life policies \$100,000 for Age 40-45
	Accident	EE	\$24.48	\$17.12	\$7.36	Accident - Non Occupational
	Life	EE	\$17.82	\$18.00	-\$0.18	All Life policies \$100,000 for Age 40-45
	Cancer	F	\$57.00	\$21.69	\$35.31	Cancer - with \$50 Annual Wellness Benefit
	Cancer	F	\$51.60	\$21.69	\$29.91	Cancer - with \$50 Annual Wellness Benefit
	Life	F	\$32.04	\$23.88	\$8.16	All Life policies \$100,000 for Age 40-45
	Life	EE	\$36.92	\$18.00	\$18.92	All Life policies \$100,000 for Age 40-45
Sp	pecified Event	EE	\$25.55	\$6.99	\$18.56	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49
	Accident	EE	\$17.82	\$17.12	\$0.70	Accident - Non Occupational
	Cancer pecified Event	EE	\$39.36	\$12.07	\$27.29 \$31.41	Cancer - with \$50 Annual Wellness Benefit  All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49
3	Vision	EE EE	\$38.40 \$17.44	\$6.99 N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	EC	\$36,84	\$26.50	\$10.34	Accident - Non Occupational
	Cancer	EC	\$19.92	\$13.24	\$6.68	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$36.00	30.81	\$5.19	\$550 Weekly Benefit 1/8/26
	STD Vision		\$36.00 \$12.84			
	Vision Accident	EE <b>EE</b> EE	\$12.84 \$24.48	30.81 N/A \$17.12	\$5.19 N/A \$7.36	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational
	Vision Accident Cancer	EE EE EE	\$12.84 \$24.48 \$24.84	30.81 N/A \$17.12 \$12.07	\$5.19 N/A \$7.36 \$12.77	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit
Sp	Vision Accident Cancer pecified Event	EE <b>EE</b> EE EE	\$12.84 \$24.48 \$24.84 \$20.22	30.81 N/A \$17.12 \$12.07 \$6.99	\$5.19 N/A \$7.36 \$12.77 \$13.23	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49
Sp	Vision Accident Cancer pecified Event STD	EE EE EE EE	\$12.84 \$24.48 \$24.84 \$20.22 \$30.24	30.81 N/A \$17.12 \$12.07 \$6.99 30.81	\$5.19 N/A \$7.36 \$12.77 \$13.23 -\$0.57	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26
Sp	Vision Accident Cancer pecified Event STD Vision	EE	\$12.84 \$24.48 \$24.84 \$20.22 \$30.24 \$17.44	30.81 N/A \$17.12 \$12.07 \$6.99 30.81 N/A	\$5.19 N/A \$7.36 \$12.77 \$13.23 -\$0.57 N/A	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale
Sp	Vision Accident Cancer pecified Event STD Vision Accident	EE	\$12.84 \$24.48 \$24.84 \$20.22 \$30.24 \$17.44 \$46.44	30.81 N/A \$17.12 \$12.07 \$6.99 30.81 N/A \$31.79	\$5.19 N/A \$7.36 \$12.77 \$13.23 -\$0.57 N/A \$14.65	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational
Sp	Vision Accident Cancer pecified Event STD Vision	EE	\$12.84 \$24.48 \$24.84 \$20.22 \$30.24 \$17.44	30.81 N/A \$17.12 \$12.07 \$6.99 30.81 N/A	\$5.19 N/A \$7.36 \$12.77 \$13.23 -\$0.57 N/A	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational
Sp	Vision Accident Cancer pecified Event STD Vision Accident Cancer	EE	\$12.84 \$24.48 \$24.84 \$20.22 \$30.24 \$17.44 \$46.44 \$29.76	30.81 N/A \$17.12 \$12.07 \$6.99 30.81 N/A \$31.79 \$21.69	\$5.19 N/A \$7.36 \$12.77 \$13.23 -\$0.57 N/A \$14.65 \$8.07	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit
Sı	Vision Accident Cancer pecified Event STD Vision Accident Cancer Accident Cancer Accident		\$12.84 \$24.48 \$24.84 \$20.22 \$30.24 \$17.44 \$46.44 \$29.76 \$32.64 \$28.16 \$46.44	30.81 N/A \$17.72 \$12.07 \$6.99 30.81 N/A \$31.79 \$21.69 \$22.43 \$21.69 \$31.79	\$5.19 N/A \$7.36 \$12.77 \$13.23 -\$0.57 N/A \$14.65 \$8.07 \$10.21 \$6.47 \$14.65	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational
Sp	Vision Accident Cancer pecified Event STD Vision Accident Cancer Accident Cancer Accident Accident Accident Accident Accident		\$12.84 \$24.48 \$24.84 \$20.22 \$30.24 \$17.44 \$46.44 \$29.76 \$32.64 \$28.16 \$46.44	30.81 N/A \$17.72 \$12.07 \$6.99 30.81 N/A \$31.79 \$21.69 \$22.43 \$21.69 \$31.79 \$17.72	\$5.19 N/A \$7.36 \$12.77 \$13.23 -\$0.57 N/A \$14.65 \$8.07 \$10.21 \$6.47 \$14.65 \$7.36	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Accident - Non Occupational
Sp	Vision Accident Cancer pecified Event STD Vision Accident Cancer Accident Cancer Accident Accident Cancer Accident Cancer Accident Cancer Accident Cancer		\$12.84 \$24.48 \$24.48 \$20.22 \$30.24 \$17.44 \$46.44 \$29.76 \$32.64 \$28.16 \$46.44 \$24.48 \$22.44	30.81 N/A \$17.12 \$12.07 \$6.99 30.81 N/A \$31.79 \$21.69 \$22.43 \$21.69 \$31.79 \$17.12 \$12.07	\$5.19 N/A \$7.36 \$12.77 \$13.23 -\$0.57 N/A \$14.65 \$8.07 \$10.21 \$6.47 \$14.65 \$7.36 \$10.37	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$5550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit
Sp	Vision Accident Cancer pecified Event STD Vision Accident Cancer Accident Cancer Accident Cancer Accident Cancer Dental	######################################	\$12.84 \$24.48 \$22.44 \$20.22 \$30.24 \$17.44 \$46.44 \$29.76 \$32.64 \$28.16 \$46.44 \$24.48 \$22.44 \$22.44	30.81 NIA \$17.12 \$12.07 \$6.99 30.81 NIA \$31.79 \$21.69 \$22.43 \$21.69 \$31.79 \$17.12 \$12.07 NIA	\$5.19 N/A \$7.36 \$12.77 \$13.23 -\$0.57 N/A \$14.65 \$8.07 \$10.21 \$6.47 \$14.65 \$7.36 \$10.37 N/A	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Group Dental Offered - Possible Oversale
Sp	Vision Accident Cancer pecified Event STD Vision Accident Cancer Accident Cancer Accident Accident Accident Cancer Dental STD	######################################	\$12.84 \$24.48 \$24.84 \$20.22 \$30.24 \$17.44 \$46.44 \$29.76 \$32.64 \$28.16 \$46.44 \$24.48 \$24.48 \$22.44 \$22.44	30.81 N/A \$17.72 \$12.07 \$6.99 30.81 N/A \$31.79 \$21.69 \$22.43 \$21.69 \$31.79 \$17.12 \$12.07 N/A 22.4	\$5.19 N/A \$7.36 \$12.77 \$13.23 -\$0.57 N/A \$14.65 \$8.07 \$10.21 \$6.47 \$14.65 \$7.36 \$10.37 N/A \$1.32	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Group Dental Offered - Possible Oversale \$400 Weekly Benefit 1/8/26
Sp	Vision Accident Cancer pecified Event STD Vision Accident Cancer Accident Cancer Accident Cancer Accident Cancer Dental STD Vision	######################################	\$12.84 \$24.48 \$24.48 \$20.22 \$30.24 \$17.44 \$46.44 \$29.76 \$32.64 \$28.16 \$46.44 \$24.48 \$22.44 \$22.44 \$21.60	30.81 N/A \$17.12 \$12.07 \$6.99 30.81 N/A \$31.79 \$21.69 \$22.43 \$21.69 \$31.79 \$17.12 \$12.07 N/A	\$5.19 N/A \$7.36 \$12.77 \$13.23 -\$0.57 N/A \$14.65 \$8.07 \$10.21 \$6.47 \$14.65 \$7.36 \$10.37 N/A	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Group Dental Offered - Possible Oversale \$400 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale
Sp	Vision Accident Cancer pecified Event STD Vision Accident Cancer Accident Cancer Accident Cancer Accident Cancer Accident Accident STD Vision Accident STD Vision Accident		\$12.84 \$24.48 \$22.48 \$20.22 \$30.24 \$17.44 \$46.44 \$29.76 \$32.64 \$28.16 \$46.44 \$24.48 \$22.44 \$12.46 \$22.44 \$32.60 \$32.64	30.81 N/A \$17.72 \$12.07 \$6.99 30.81 N/A \$31.79 \$21.69 \$22.43 \$21.69 \$31.79 \$17.12 \$12.07 N/A 22.4 N/A \$22.43	\$5.19 N/A \$7.36 \$12.77 \$13.23 -\$0.57 N/A \$14.65 \$8.07 \$10.21 \$6.47 \$14.65 \$7.36 \$10.37 N/A \$3.64 N/A \$3.64 \$1.37 \$3.64 \$3.	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Group Dental Offered - Possible Oversale \$400 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational
Sp	Vision Accident Cancer pecified Event STD Vision Accident Cancer Accident Accident Accident Accident Accident Accident Accident Accident Accident Cancer Accident Accident Cancer Accident Cancer Accident Cancer Accident Cancer Cancer Cancer Accident Cancer		\$12.84 \$24.48 \$24.84 \$20.22 \$30.24 \$17.44 \$46.44 \$29.76 \$32.64 \$28.16 \$46.44 \$24.48 \$22.44 \$24.48 \$22.44 \$24.60 \$32.64 \$45.64	30.81 N/A \$17.12 \$12.07 \$6.99 30.81 N/A \$31.79 \$21.69 \$22.43 \$21.69 \$31.79 \$17.12 \$12.07 N/A 22.4 N/A \$22.4 \$22.4 \$22.4 \$22.4 \$22.4 \$22.4	\$5.19 N/A \$7.36 \$12.77 \$13.23 -\$0.57 N/A \$14.65 \$8.07 \$10.21 \$6.47 \$14.65 \$7.36 \$10.37 N/A \$3.64 N/A \$3.64 \$4.05 \$4.05 \$5.	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Group Dental Offered - Possible Oversale \$400 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit
Sp	Vision Accident Cancer pecified Event STD Vision Accident Cancer Accident Cancer Accident Cancer Accident Cancer Dental STD Vision Accident Cancer		\$12.84 \$24.48 \$24.48 \$20.22 \$30.24 \$17.44 \$46.44 \$29.76 \$32.64 \$28.16 \$46.44 \$24.48 \$22.44 \$21.60 \$22.64 \$22.44 \$21.60 \$22.64 \$32.64 \$32.64	30.81 N/A \$17.12 \$12.07 \$6.99 30.81 N/A \$31.79 \$21.69 \$22.43 \$21.69 \$31.79 \$17.12 \$12.07 N/A N/A \$12.44 N/A \$22.43 \$21.69 \$31.79	\$5.19 N/A \$7.36 \$12.77 \$13.23 -\$0.57 N/A \$14.65 \$8.07 \$10.21 \$6.47 \$14.65 \$7.36 \$10.37 N/A \$10.37 N/A \$10.21 \$6.47 \$7.25 \$7.75 \$7.75 \$7.75 \$7.75 \$7.75	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Group Dental Offered - Possible Oversale \$400 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational
Sp	Vision Accident Cancer pecified Event STD Vision Accident Cancer Accident Accident Accident Accident Accident Accident Accident Accident Accident Cancer Accident Accident Cancer Accident Cancer Accident Cancer Accident Cancer Cancer Cancer Accident Cancer	######################################	\$12.84 \$24.48 \$24.84 \$20.22 \$30.24 \$17.44 \$46.44 \$29.76 \$32.64 \$28.16 \$46.44 \$24.48 \$22.44 \$24.48 \$22.44 \$24.60 \$32.64 \$45.64	30.81 N/A \$17.12 \$12.07 \$6.99 30.81 N/A \$31.79 \$21.69 \$22.43 \$21.69 \$31.79 \$17.12 \$12.07 N/A 22.4 N/A \$22.4 \$22.4 \$22.4 \$22.4 \$22.4 \$22.4	\$5.19 N/A \$7.36 \$12.77 \$13.23 -\$0.57 N/A \$14.65 \$8.07 \$10.21 \$6.47 \$14.65 \$7.36 \$10.37 N/A \$3.64 N/A \$3.64 \$4.05 \$4.05 \$5.	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Group Dental Offered - Possible Oversale \$400 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit
Sp	Vision Accident Cancer pecified Event STD Vision Accident Cancer Accident Cancer Accident Cancer Accident Accident Accident Accident Accident STD Vision Accident STD Vision Accident Cancer Dental STD Vision Accident Cancer Accident	######################################	\$12.84 \$24.48 \$24.48 \$20.22 \$30.24 \$17.44 \$46.44 \$29.76 \$32.64 \$28.16 \$46.44 \$22.44 \$22.44 \$21.60 \$26.04 \$32.64 \$32.64 \$32.64 \$49.84 \$32.64 \$49.84 \$32.64	30.81 N/A \$17.12 \$12.07 \$6.99 30.81 N/A \$31.79 \$21.69 \$22.43 \$21.69 \$31.79 \$17.12 \$12.07 N/A 22.4 N/A \$22.43 \$21.69 \$31.79	\$5.19 N/A \$7.36 \$12.77 \$13.23 -\$0.57 N/A \$14.65 \$8.07 \$10.21 \$6.47 \$14.65 \$7.36 \$10.37 N/A \$3.64 N/A \$3.64 N/A \$1.21 \$2.815 \$7.71 \$14.65	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Group Dental Offered - Possible Oversale \$400 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Group Dental Offered - Possible Oversale \$400 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit \$1000 Weekly Benefit 1/8/26
S <sub>f</sub>	Vision Accident Cancer pecified Event STD Vision Accident Cancer Accident Cancer Accident Cancer Accident Accident Cancer Accident Accident Cancer Dental STD Vision Accident Cancer Accident Cancer Cancer Accident Cancer Accident Cancer Accident Cancer Accident Cancer Accident Cancer Accident	######################################	\$12.84 \$24.48 \$24.48 \$20.22 \$30.24 \$17.44 \$45.44 \$29.76 \$32.64 \$28.16 \$45.44 \$22.44 \$22.44 \$21.80 \$22.04 \$32.64 \$49.84 \$32.64 \$49.84 \$29.90 \$40.44 \$29.90 \$40.44 \$29.90 \$40.44	30.81 N/A S17.12 \$12.07 \$6.99 30.81 N/A \$31.79 \$21.69 \$22.43 \$21.69 \$31.79 \$17.12 \$12.07 N/A 22.4 N/A \$22.43 \$21.69 \$31.79 \$17.12 \$12.07 S17.12 S17.1	\$5.19 N/A \$7.36 \$12.77 \$13.23 -\$0.57 N/A \$14.65 \$8.07 \$10.21 \$6.47 \$1.36 \$10.37 N/A \$3.64 \$7.36 \$10.37 \$1.465 \$7.71 \$14.65 \$7.71 \$14.65	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Group Dental Offered - Possible Oversale \$400 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational
Sp	Vision Accident Cancer pecified Event STD Vision Accident Cancer Accident Cancer Accident Cancer Accident Cancer Accident Cancer Accident Cancer Cancer Cancer Cancer Cancer Toler Cancer Accident Cancer Cancer Accident Cancer STD Accident Life	######################################	\$12.84 \$24.48 \$22.48 \$20.22 \$30.24 \$17.44 \$46.44 \$29.76 \$32.64 \$28.16 \$46.44 \$24.48 \$22.44 \$21.60 \$26.04 \$12.84 \$32.64 \$40.44 \$29.40 \$40.44 \$40.44 \$29.40 \$50.44	30.81 N/A N/A S17.12 \$12.07 \$6.99 30.81 N/A \$31.79 \$21.69 \$22.43 \$21.69 \$31.79 \$17.12 \$12.07 N/A 22.4 N/A \$21.69 \$21.69 \$21.69 \$21.69	\$5.19 N/A N/A \$7.36 \$12.77 \$13.23 -\$0.57 N/A \$14.65 \$8.07 \$10.21 \$6.47 \$14.65 \$7.36 \$10.37 N/A \$3.84 N/A \$3.84 N/A \$10.21 \$28.15 \$7.71 -\$5.57 \$14.65	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Group Dental Offered - Possible Oversale \$400 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit S1000 Weekly Benefit 1/8/26 Accident - Non Occupational All Life policies \$100,000 for Age 40-45
Sp	Vision Accident Cancer pecified Event STD Vision Accident Cancer Accident Cancer Accident Cancer Accident Cancer Accident Cancer Accident Cancer Cancer Cancer Ontal STD Vision Accident Cancer Cancer Cancer Cancer Cancer Accident Cancer Cancer Accident Cancer		\$12.84 \$24.48 \$24.48 \$22.49 \$20.22 \$30.24 \$17.44 \$46.44 \$29.76 \$32.64 \$28.16 \$46.44 \$22.48 \$22.44 \$21.60 \$22.64 \$23.60 \$32.64 \$32.64 \$32.64 \$32.64 \$32.64 \$40.44 \$52.40 \$40.44 \$52.40 \$40.44 \$52.40 \$40.44 \$50.40 \$5	30.81 N/A N/A S17.12 \$12.07 \$6.99 30.81 N/A \$31.79 \$21.69 \$22.43 \$21.69 \$31.79 \$17.12 \$12.07 N/A 22.4 N/A \$22.43 \$21.69 \$21.69 \$31.79 \$17.72 \$12.07 N/A \$22.45 \$21.69 \$31.79 \$31.79 \$21.69	\$5.19 N/A \$7.36 \$12.77 \$13.23 \$-\$0.57 N/A \$14.65 \$8.07 \$10.21 \$6.47 \$14.65 \$7.36 \$10.37 N/A \$10.21 \$28.15 \$7.71 \$14.65 \$7.71 \$4.65 \$7.71 \$5.57 \$14.65	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Group Occupational Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Group Dental Offered - Possible Oversale \$400 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Acancer - with \$50 Annual Wellness Benefit Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational
Sp	Vision Accident Cancer pecified Event STD Vision Accident Cancer Accident Cancer Accident Cancer Accident Accident Cancer Accident Cancer Accident Cancer Dental STD Vision Accident Cancer Cancer Accident Cancer Life Accident Life Accident		\$12.84 \$24.48 \$24.48 \$20.22 \$30.24 \$17.44 \$46.44 \$29.76 \$32.64 \$28.16 \$46.44 \$22.48 \$22.44 \$21.60 \$26.04 \$49.84 \$32.64 \$32.64 \$49.84 \$29.40 \$40.44 \$29.40 \$40.44 \$29.40 \$40.44 \$29.40 \$40.44 \$29.40 \$40.44 \$29.40 \$40.44 \$29.40 \$40.44 \$29.40	30.81 N/A N/A S17.12 \$12.07 \$6.99 30.81 N/A \$31.79 \$21.69 \$22.43 \$21.69 \$31.79 \$17.12 \$12.07 N/A 22.4 N/A \$22.43 \$21.69 \$21.69 \$31.79 \$17.12 \$12.07 N/A 22.4 N/A \$21.69 \$21.69 \$21.69 \$31.79 \$21.69 \$31.79 \$21.89 \$31.79 \$21.89 \$31.79 \$31.79 \$31.79 \$31.79 \$31.79 \$31.79 \$33.88 \$31.79 \$33.88	\$5.19 N/A N/A \$7.36 \$12.77 \$13.23 -\$0.57 N/A \$14.65 \$8.07 \$10.21 \$6.47 \$1.36 \$10.37 N/A \$3.64 \$7.36 \$10.37 \$1.465 \$7.36 \$10.37 \$1.465 \$5.771 \$1.465 \$7.71 \$1.465 \$7.71 \$1.465 \$7.71 \$1.465 \$7.71 \$1.465 \$7.71 \$1.465 \$30.24 \$9.52	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Group Dental Offered - Possible Oversale \$400 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational S550 Weekly Benefit 1/8/26
Sp	Vision Accident Cancer pecified Event STD Vision Accident Cancer Accident Cancer Accident Cancer Accident Cancer Accident Cancer Accident Cancer Cancer Cancer Dental STD Vision Accident Cancer Accident Cancer Cancer Cancer Accident Cancer STD Accident Life Accident STD Accident		\$12.84 \$24.48 \$24.48 \$22.44 \$20.22 \$30.24 \$45.44 \$46.44 \$29.76 \$32.64 \$28.16 \$46.44 \$22.48 \$22.44 \$21.60 \$26.04 \$12.84 \$32.64 \$32.64 \$45.45 \$32.64 \$45.45 \$32.64 \$45.46 \$4	30.81 N/A N/A S17.12 \$12.07 \$6.99 30.81 N/A \$31.79 \$21.69 \$22.43 \$21.69 \$31.79 \$17.12 \$12.07 N/A 22.4 N/A \$21.69 \$21.69 \$21.69 \$21.69 \$21.69	\$5.19 N/A N/A \$7.36 \$12.77 \$13.23 -\$0.57 N/A \$14.65 \$8.07 \$10.21 \$6.47 \$14.65 \$7.36 \$10.37 N/A \$3.64 N/A \$3.64 N/A \$10.21 \$28.15 \$7.71 -\$5.57 \$14.65 \$30.24 \$9.52 \$9.52	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Group Dental Offered - Possible Oversale \$400 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational All Life policies \$100,000 for Age 40-45 Accident - Non Occupational S550 Weekly Benefit 1/8/26 Accident - Non Occupational
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	Vision Accident Cancer pecified Event STD Vision Accident Cancer Accident Cancer Accident Cancer Accident Cancer Accident Cancer Cancer Cancer Cancer Cancer Cancer Accident Cancer Cancer Accident Cancer Cancer Accident Cancer STD Accident Life Accident STD Accident Life Cancer Cancer Accident STD Accident Life Cancer Cancer Cancer STD Accident Cancer STD Accident Cancer Cancer STD Accident Cancer Cancer Cancer Cancer STD Accident Cancer Cancer Cancer Cancer Cancer STD Accident Cancer Cancer STD Accident Cancer STD Vision Accident Cancer Vision Accident Cancer Vision		\$12.84 \$24.48 \$24.48 \$22.48 \$20.22 \$30.24 \$41.44 \$46.44 \$29.76 \$32.64 \$28.16 \$46.44 \$22.44 \$21.60 \$25.04 \$49.84 \$29.40 \$46.44 \$29.40 \$46.44 \$29.40 \$45.45 \$30.64 \$40.45 \$30.64 \$40.45 \$40.25	30.81 N/A S17.12 \$12.07 \$6.99 30.81 N/A \$31.79 \$21.69 \$22.43 \$21.69 \$31.79 \$17.12 \$12.07 N/A 22.4 N/A \$31.79 \$21.69 \$21.69 \$31.79 \$21.69 \$21.69 \$21.69 \$21.69 \$21.69 \$21.69 \$21.69 \$21.69 \$21.69 \$21.69 \$21.69 \$31.79 \$21.69 \$31.79 \$21.69 \$31.79 \$21.69 \$31.79 \$21.69 \$31.79 \$23.88 \$17.12 N/A \$26.50 \$13.24 \$21.69 \$10.85 N/A \$22.43 \$21.69 \$10.85 N/A \$22.43 \$21.69 \$31.79 \$22.43 \$21.69 \$31.79 \$22.43 \$21.69 \$31.79 \$22.43 \$21.69 \$31.79 \$22.43 \$21.69 \$31.79 \$22.43 \$21.69 \$31.79 \$22.43 \$20.81 \$12.07 \$22.4 \$31.79 \$22.44 \$31.79 \$22.43 \$20.51 30.81 \$17.12 \$12.07 \$22.4	\$5.19 N/A N/A \$13.23 \$13.23 \$14.65 \$8.07 \$10.21 \$6.47 \$11.35 \$10.37 N/A \$3.64 N/A \$10.21 \$28.15 \$7.71 \$14.65 \$3.024 \$9.52 \$1.465 \$3.024 \$9.52 \$1.465 \$3.024 \$9.52 \$1.465 \$3.024 \$9.55 \$1.465 \$3.024 \$9.55 \$1.465 \$3.024 \$9.55 \$1.465 \$3.024 \$9.55 \$1.465 \$3.024 \$9.55 \$1.465 \$3.024 \$9.55 \$1.465 \$3.024 \$9.55 \$1.465 \$3.024 \$9.55 \$1.465 \$3.024 \$9.55 \$1.465 \$3.024 \$9.55 \$1.465 \$3.024 \$9.55 \$1.465 \$3.024 \$9.55 \$1.465 \$3.024 \$9.55 \$1.465 \$3.024 \$9.55 \$1.21 \$9.32	\$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49 \$550 Weekly Benefit 1/8/26 Group Vision Offered - Possible Oversale Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Group Dental Offered - Possible Oversale Accident - Non Occupational Accident - Non Occupational Accident - Non Occupational Cancer - with \$50 Annual Wellness Benefit All Elepolicies \$100,000 for Age 40-45 Accident - Non Occupational Accident - Non Occupation

		\$13,124.61	\$8,037.55	\$5,087.06	39% SAVINGS
STD	EE	\$23.40	22.4	\$1.00	\$400 Weekly Benefit 1/8/26
Dental	EE	\$22.20	N/A	N/A	Group Dental Offered - Possible Oversale
Life ·	EE	\$33.84	\$18.00	\$15.84	All Life policies \$100,000 for Age 40-45
Life	EE	\$10.94	\$18.00	-\$7.06	All Life policies \$100,000 for Age 40-45
Life	EE	\$10.94	\$18.00	-\$7.06	All Life policies \$100,000 for Age 40-45
STD	EE	\$37.60	30.81	\$6.79	\$550 Weekly Benefit 1/8/26
Specified Event	EE	\$11.90	\$6.99	\$4.91	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
Cancer	EE	\$21.04	\$12.07	\$8.97	Cancer - with \$50 Annual Wellness Benefit
Accident	EE	\$16.16	\$17.12	-\$0.96	Accident - Non Occupational
STD	EE	\$37.74	30.81	\$6.93	\$550 Weekly Benefit 1/8/26
Life	EE	\$104.02	\$18.00	\$86.02	All Life policies \$100,000 for Age 40-45
Cancer	F	\$104.04	\$21.69	\$82.35	Cancer - with \$50 Annual Wellness Benefit
Life	EE	\$84.64	\$18.00	\$66.64	All Life policies \$100,000 for Age 40-45
Accident	F	\$29.72	\$31.79	-\$2.07	Accident - Non Occupational
STD	EE	\$38.84	30.81	\$8.03	S550 Weekly Benefit 1/8/26
Accident	ES	\$32.64	\$22.43	\$10.21	Accident - Non Occupational
Specified Event	EE	\$22.80	\$6.99	\$15.81	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49
Accident	EE	\$24.46	\$17.12	\$7.34	Accident - Non Occupational
Accident	ES	\$29.82	\$22.43	\$7.39	Accident - Non Occupational
Vision	F	\$34.33	N/A	N/A	Group Vision Offered - Possible Oversale
 STD	EE	\$28.80	22.4	\$6,40	S400 Weekly Benefit 1/8/26
 Specified Event	F	\$10.06	\$10.85	-\$0.79	All Specified Event Plans Replaced with \$5,000 Lump Sum Cl/Cancer Policy. Age 40-49
 Cancer	F	\$40.66	\$21.69	\$18.97	Cancer - with S50 Annual Wellness Benefit
 Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
 Cancer	EC	\$31.88	\$13.24	\$18.64	Cancer - with \$50 Annual Wellness Benefit
STD Accident	EE EC	\$28.06 \$36.84	22.4 \$26.50	\$5.66 \$10.34	\$400 Weekly Benefit 1/8/26 Accident - Non Occupational

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# **Cherokee County Board of County Commissioners**

Phone Number	Address	Company or Organization
		Big BINTUS
		Bit Brestos Gontine
		Big Brutus
		TRI-STATE
	Phone Number	Phone Number  Address