

GIOA
 Summary of Operator Life Options & Rates
 as of July 31, 2020

	Cigna Operator Life Coverage		
	Operator	Spouse	Child
Increments	\$100,000	\$10,000	\$10,000
Maximum Benefit	\$2,000,000	\$500,000	\$10,000
Maxim Benefit Cap	N/A	50% of Operator Amount	N/A
Guarantee Issue Amount	\$2,000,000	\$50,000	All
Coverage End Age	N/A	70	26
Operator Coverage Required	N/A	Yes	Yes
Benefits reduce to % of original:			
at age 65	65%	65%	N/A
at age 70	50%	50%	N/A
at age 75	35%	35%	N/A
Waiver of Premium	Included	Included	Included
Portability	Included	Included	Included
Terminal Illness Provision	Included	Included	Included
Suicide Excluded from payment during 1st two years of coverage?	Yes	Yes	Yes

Rate Summary - Rates per \$1,000	Includes AD&D	Includes AD&D	Includes AD&D
0-24	\$0.060	\$0.060	\$0.160 per \$1,000 Covers all children in family
25-29	\$0.070	\$0.070	
30-34	\$0.080	\$0.080	
35-39	\$0.100	\$0.100	
40-44	\$0.110	\$0.110	
45-49	\$0.150	\$0.150	
50-54	\$0.230	\$0.230	
55-59	\$0.390	\$0.390	
60-64	\$0.580	\$0.580	
65-69	\$1.130	\$1.130	
70-74	\$1.870	N/A	
75+	\$1.870	N/A	