CAPT Members - Semi Monthly (24pp/yr)
Open Enrollment April - June, 2019

Aflac ™

Accident Indemnity

Coverage		Rate
Member	$	13.47
Member/Spouse	$	23.66
Member/Children	$	27.58
Family	$	37.77

Group Critical Illness

Unitobacco - Member						
Issue Age		$5,000		$10,000		$15,000
18-29	$	2.09	$	3.42	$	4.75
30-39	$	2.95	$	5.14	$	7.33
40-49	$	5.43	$	10.09	$	14.76
50-59	$	9.38	$	17.99	$	26.61
60+	$	16.65	$	32.54	$	48.43

Unitobacco - Spouse						
Issue Age		$2,500		$5,000		$7,500
18-29	$	1.43	$	2.09	$	2.76
30-39	$	1.85	$	2.95	$	4.04
40-49	$	3.09	$	5.43	$	7.76
50-59	$	5.07	$	9.38	$	13.69
60+	$	8.70	$	16.65	$	24.59

Hospital Indemnity

Coverage		Rate
Member		$ 39.36
Member/Spouse		$ 78.13
Member/Children		$ 64.13
Family		$ 102.90

Short Term Disability 24-Hour Disability Income

Annual Salary Range	Monthly Benefit	Age 18-49		Age 50-64	
$9,000 to $11,999	$ 300	$	12.94	$	13.42
$12,000 to $14,999	$ 400	$	17.24	$	17.88
$15,000 to $17,999	$ 500	$	21.56	$	22.36
$18,000 to $20,999	$ 600	$	25.86	$	26.82
$21,000 to $23,999	$ 700	$	30.18	$	31.30
$24,000 to $26,999	$ 800	$	34.48	$	35.76
$27,000 to $29,999	$ 900	$	38.80	$	40.24
$30,000 to $32,999	$ 1,000	$	43.10	$	44.70
$33,000 to $35,999	$ 1,100	$	47.42	$	49.18
$36,000 to $38,999	$ 1,200	$	51.72	$	53.64
$39,000 to $41,999	$ 1,300	$	56.04	$	58.12
$42,000 to $44,999	$ 1,400	$	60.34	$	62.58
$45,000 to $47,999	$ 1,500	$	64.66	$	67.06
$48,000 to $50,999	$ 1,600	$	68.96	$	71.52
$51,000 to $53,999	$ 1,700	$	73.28	$	76.00
$54,000 to $56,999	$ 1,800	$	77.58	$	80.46
$57,000 to $59,999	$ 1,900	$	81.90	$	84.94

Accident Elimination Period: 7 days

Sickness Elimination Period: 7 days

Maximum Benefit Period: 6 months

24 Hour Disability benefit limited to 40% if disabling event occurs while on the job.

Monthly Benefits shown represent a 40% Income Replacement

All premiums shown are accurate as of publication. They are subject to change.