



CRITICAL CARE WITH CANCER | ARKANSAS TECH UNIVERSITY

BASED ON 12 PAYROLL DEDUCTIONS PER YEAR

EMPLOYEE NON TOBACCO						
EMPLOYEE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$50,000
UP TO 29	\$3.53	\$4.74	\$5.95	\$7.16	\$8.37	\$14.43
30-39	\$4.93	\$7.45	\$9.98	\$12.51	\$15.04	\$27.68
40-49	\$7.52	\$12.49	\$17.46	\$22.44	\$27.41	\$52.27
50-59	\$12.32	\$21.77	\$31.23	\$40.69	\$50.14	\$97.42
60-64	\$22.66	\$41.87	\$61.08	\$80.29	\$99.50	\$195.55

EMPLOYEE TOBACCO						
EMPLOYEE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$50,000
UP TO 29	\$5.44	\$8.29	\$11.14	\$13.99	\$16.83	\$31.07
30-39	\$8.90	\$15.00	\$21.10	\$27.20	\$33.30	\$63.79
40-49	\$15.35	\$27.52	\$39.70	\$51.88	\$64.05	\$124.93
50-59	\$27.06	\$50.15	\$73.25	\$96.35	\$119.45	\$234.94
60-64	\$49.57	\$93.73	\$137.89	\$182.04	\$226.20	\$446.99

SPOUSE NON TOBACCO						
SPOUSE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$50,000
UP TO 29	\$3.48	\$4.65	\$5.82	\$6.99	\$8.16	\$14.00
30-39	\$4.84	\$7.28	\$9.73	\$12.17	\$14.62	\$26.83
40-49	\$7.43	\$12.32	\$17.20	\$22.09	\$26.98	\$51.42
50-59	\$12.29	\$21.73	\$31.16	\$40.60	\$50.03	\$97.21
60-64	\$22.61	\$41.77	\$60.94	\$80.11	\$99.28	\$195.11

SPOUSE TOBACCO						
SPOUSE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$50,000
UP TO 29	\$5.45	\$8.32	\$11.19	\$14.06	\$16.93	\$31.27
30-39	\$8.93	\$15.07	\$21.21	\$27.35	\$33.49	\$64.20
40-49	\$15.29	\$27.43	\$39.56	\$51.69	\$63.83	\$124.50
50-59	\$27.04	\$50.14	\$73.24	\$96.33	\$119.43	\$234.93
60-64	\$49.56	\$93.72	\$137.88	\$182.04	\$226.19	\$446.98

CHILD NON TOBACCO		
EMPLOYEE AGE	\$5,000	\$10,000
UP TO 29	\$1.15	\$1.98
30-39	\$1.22	\$2.12
40-49	\$0.85	\$1.47
50-59	\$0.68	\$1.19
60-64	\$0.51	\$0.90

CHILD TOBACCO		
EMPLOYEE AGE	\$5,000	\$10,000
UP TO 29	\$1.13	\$1.93
30-39	\$1.20	\$2.07
40-49	\$0.87	\$1.51
50-59	\$0.62	\$1.07
60-64	\$0.56	\$0.99

Important Note: The above rates are subject to change and are meant as an illustration to determine the approximate deduction on each paycheck. Due to the rounding of rates and payroll frequency, these amounts may vary, though differences will usually be slight. Children rates are based on age of employee and employee's smoker status. Spouse rates are based on age of spouse and spouse's smoker status. This is not part of an insurance policy and only the actual provisions of an issued policy control. US Able Life's policies set forth the rights and obligations of covered persons and US Able Life. Please be aware that certain limitations and exclusions apply and that benefits may reduce or terminate. If you enroll for coverage, you will be provided with a certificate of insurance. Please read your certificate carefully.