

Aflac New York Cancer Care

PREMIUM RATES

Policy Series NY78000

AFLAC NEW YORK'S CANCER CARE PAYROLL/UNION PREMIUM RATES

WHEN CALCULATING THE PREMIUM RATES FOR THE BASE PLAN AND ONE OR MORE RIDERS, YOU MUST FIRST CALCULATE THE TOTAL ANNUALIZED PREMIUM. TO OBTAIN THE MODAL PREMIUM FOR SPECIAL FREQUENCIES, DIVIDE THE TOTAL ANNUAL PREMIUM BY THE CORRECT MODAL FACTOR. PREMIUM CALCULATION BY ANY OTHER METHOD WILL RESULT IN AN INCORRECT RATE.

EXAMPLE: If you select Individual - Age 25 - Aflac Select Cancer Care- Payroll - Policy Series NY78200
Biweekly Mode

Aflac Select Cancer Care Plan
Initial Diagnosis Building Benefit Rider (3 Units)
Specified Health Event with First-Occurrence Building Benefit Rider

	\$238.68	Aflac Select Cancer Care Plan Annual Premium
+	\$42.12	Initial Diagnosis Building Benefit Rider
	\$104.52	Specified Health Event with First-Occurrence Building Benefit Rider
	<u>\$385.32</u>	Base and Rider Annual Premium
Divide by /	26	Modal Factor
	<u>\$14.82</u>	Total Biweekly Premium

MODAL FACTORS

Monthly = Annual / 12
Quarterly = Annual / 4
Semiannual = Annual / 2

8-Month = Annual / 8
9-Month = Annual / 9
10-Month = Annual / 10

Semimonthly = Annual / 24
Biweekly = Annual / 26
Weekly = Annual / 52

AFLAC NEW YORK'S CANCER CARE PAYROLL/UNION PREMIUM RATES

Aflac Preferred Cancer Care Policy Series NY78100

	AGES	MTHLY	QTRLY	SEMI- ANNUAL	ANNUAL	8-MONTH	9-MONTH	10-MONTH	BI-WEEKLY	SEMI- MTHLY	WKLY
Individual/ One-Parent Family	18-75	\$15.99	\$47.97	\$95.94	\$191.88	\$23.99	\$21.32	\$19.19	\$7.38	\$8.00	\$3.69
Insured/Spouse Two-Parent Family	18-75	\$24.96	\$74.88	\$149.76	\$299.52	\$37.44	\$33.28	\$29.95	\$11.52	\$12.48	\$5.76

Aflac Select Cancer Care Policy Series NY78200

	AGES	MTHLY	QTRLY	SEMI- ANNUAL	ANNUAL	8-MONTH	9-MONTH	10-MONTH	BI-WEEKLY	SEMI- MTHLY	WKLY
Individual/ One-Parent Family	18-75	\$19.89	\$59.67	\$119.34	\$238.68	\$29.84	\$26.52	\$23.87	\$9.18	\$9.95	\$4.59
Insured/Spouse Two-Parent Family	18-75	\$32.11	\$96.33	\$192.66	\$385.32	\$48.17	\$42.81	\$38.53	\$14.82	\$16.06	\$7.41

Aflac Classic Cancer Care Policy Series NY78300

	AGES	MTHLY	QTRLY	SEMI- ANNUAL	ANNUAL	8-MONTH	9-MONTH	10-MONTH	BI-WEEKLY	SEMI- MTHLY	WKLY
Individual/ One-Parent Family	18-75	\$32.89	\$98.67	\$197.34	\$394.68	\$49.34	\$43.85	\$39.47	\$15.18	\$16.45	\$7.59
Insured/Spouse Two-Parent Family	18-75	\$56.29	\$168.87	\$337.74	\$675.48	\$84.44	\$75.05	\$67.55	\$25.98	\$28.15	\$12.99

Aflac Premier Cancer Care Policy Series NY78400

	AGES	MTHLY	QTRLY	SEMI- ANNUAL	ANNUAL	8-MONTH	9-MONTH	10-MONTH	BI-WEEKLY	SEMI- MTHLY	WKLY
Individual/ One-Parent Family	18-75	\$47.84	\$143.52	\$287.04	\$574.08	\$71.76	\$63.79	\$57.41	\$22.08	\$23.92	\$11.04
Insured/Spouse Two-Parent Family	18-75	\$83.59	\$250.77	\$501.54	\$1,003.08	\$125.39	\$111.45	\$100.31	\$38.58	\$41.80	\$19.29

AFLAC NEW YORK'S CANCER CARE PAYROLL/UNION PREMIUM RATES

Initial Diagnosis Building Benefit Rider Policy Series NY78050 Premium Per \$100 Unit of Coverage (Minimum - 1 Unit; Maximum - 5 Units)

	AGES	ANNUAL
Individual/One-Parent Family	18-75	\$14.04
Insured/Spouse Two-Parent Family	18-75	\$31.20

Dependent Child Rider Policy Series NY78051

	AGES	ANNUAL
Individual	18-75	N/A
One-Parent Family	18-75	\$10.92
Insured/Spouse	18-75	N/A
Two-Parent Family	18-75	\$10.92

Specified Health Event with First-Occurrence Building Benefit Rider Policy Series NY78055

Ages	Individual	1-Parent Family	Named Insured/Spouse	2-Parent Family
18-35	\$104.52	\$110.76	\$171.60	\$171.60
36-45	\$162.24	\$163.80	\$276.12	\$276.12
46-55	\$216.84	\$218.40	\$397.80	\$397.80
56-75	\$265.20	\$274.56	\$535.08	\$535.08

Specified Health Event with First-Occurrence Building Benefit and Specified Health Event Recovery Benefit Rider Policy Series NY78056

Ages	Individual	1-Parent Family	Named Insured/Spouse	2-Parent Family
18-35	\$113.88	\$121.68	\$193.44	\$193.44
36-45	\$187.20	\$188.76	\$321.36	\$321.36
46-55	\$257.40	\$258.96	\$471.12	\$471.12
56-75	\$321.36	\$330.72	\$650.52	\$650.52