

EMERGENCY MANAGEMENT ALLIANCE, INC.

CRITICAL CARE MAX

MEMBERSHIP RATE SHEET

Monthly Premium for Face Amount: \$10,000

Non-Smoker

Member Attained Age	Member	Member and Spouse	Member and Children	Family
18 to 24	\$15.02	\$20.29	\$15.73	\$21.00
25 to 29	\$15.80	\$21.46	\$16.51	\$22.17
30 to 34	\$16.93	\$23.16	\$17.64	\$23.87
35 to 39	\$21.57	\$30.45	\$22.29	\$31.17
40 to 44	\$24.36	\$34.73	\$25.07	\$35.44
45 to 49	\$37.95	\$56.14	\$38.66	\$56.86
50 to 54	\$43.77	\$65.53	\$44.48	\$66.24
55 to 59	\$60.05	\$91.63	\$60.77	\$92.35
60 to 64	\$68.63	\$106.05	\$69.35	\$106.74
65 to 69	\$104.90	\$159.87	\$105.62	\$160.59

Smoker

Member Attained Age	Member	Member and Spouse	Member and Children	Family
18 to 24	\$15.71	\$20.98	\$16.42	\$21.69
25 to 29	\$16.58	\$22.24	\$17.30	\$22.95
30 to 34	\$17.87	\$24.10	\$18.58	\$24.82
35 to 39	\$25.94	\$34.82	\$26.66	\$35.54
40 to 44	\$30.25	\$40.62	\$30.96	\$41.33
45 to 49	\$55.02	\$73.21	\$55.71	\$73.92
50 to 54	\$68.17	\$89.93	\$68.89	\$90.64
55 to 59	\$103.04	\$134.62	\$103.73	\$135.33
60 to 64	\$128.25	\$165.65	\$128.96	\$166.36
65 to 69	\$215.03	\$270.00	\$215.74	\$270.71

EMERGENCY MANAGEMENT ALLIANCE, INC.

CRITICAL CARE MAX

MEMBERSHIP RATE SHEET

Monthly Premium for Face Amount: \$20,000

Non-Smoker

Member Attained Age	Member	Member and Spouse	Member and Children	Family
18 to 24	\$18.56	\$25.65	\$19.99	\$27.07
25 to 29	\$20.13	\$28.01	\$21.55	\$29.44
30 to 34	\$22.38	\$31.42	\$23.78	\$32.84
35 to 39	\$31.67	\$45.98	\$33.10	\$47.40
40 to 44	\$37.21	\$54.53	\$38.64	\$55.96
45 to 49	\$64.40	\$97.36	\$65.83	\$98.79
50 to 54	\$76.04	\$116.15	\$77.46	\$117.58
55 to 59	\$108.61	\$168.36	\$110.03	\$169.76
60 to 64	\$125.79	\$197.16	\$127.21	\$198.58
65 to 69	\$198.33	\$304.84	\$199.76	\$306.27

Smoker

Member Attained Age	Member	Member and Spouse	Member and Children	Family
18 to 24	\$19.94	\$27.03	\$21.37	\$28.45
25 to 29	\$21.67	\$29.56	\$23.09	\$30.98
30 to 34	\$24.27	\$33.30	\$25.69	\$34.73
35 to 39	\$40.41	\$54.72	\$41.84	\$56.14
40 to 44	\$48.99	\$66.31	\$50.42	\$67.74
45 to 49	\$98.53	\$131.49	\$99.94	\$132.92
50 to 54	\$124.84	\$164.93	\$126.27	\$166.36
55 to 59	\$194.58	\$254.31	\$195.98	\$255.74
60 to 64	\$245.00	\$316.37	\$246.42	\$317.79
65 to 69	\$418.55	\$525.07	\$419.98	\$526.49

EMERGENCY MANAGEMENT ALLIANCE, INC.

CRITICAL CARE MAX

MEMBERSHIP RATE SHEET

Monthly Premium for Face Amount: \$30,000

Non-Smoker

Member Attained Age	Member	Member and Spouse	Member and Children	Family
18 to 24	\$22.08	\$31.00	\$24.22	\$33.14
25 to 29	\$24.45	\$34.55	\$26.57	\$36.69
30 to 34	\$27.81	\$39.65	\$29.95	\$41.79
35 to 39	\$41.77	\$61.50	\$43.91	\$63.64
40 to 44	\$50.07	\$74.34	\$52.21	\$76.48
45 to 49	\$90.85	\$138.58	\$92.99	\$140.71
50 to 54	\$108.31	\$166.75	\$110.45	\$168.89
55 to 59	\$157.16	\$245.07	\$159.30	\$247.20
60 to 64	\$182.94	\$288.28	\$185.08	\$290.40
65 to 69	\$291.73	\$449.79	\$293.87	\$451.93

Smoker

Member Attained Age	Member	Member and Spouse	Member and Children	Family
18 to 24	\$24.17	\$33.10	\$26.31	\$35.21
25 to 29	\$26.77	\$36.89	\$28.91	\$39.01
30 to 34	\$30.64	\$42.48	\$32.78	\$44.62
35 to 39	\$54.88	\$74.61	\$56.99	\$76.73
40 to 44	\$67.74	\$92.02	\$69.87	\$94.14
45 to 49	\$142.05	\$189.77	\$144.16	\$191.89
50 to 54	\$181.52	\$239.96	\$183.66	\$242.08
55 to 59	\$286.12	\$374.00	\$288.24	\$376.14
60 to 64	\$361.74	\$467.08	\$363.88	\$469.20
65 to 69	\$622.08	\$780.14	\$624.22	\$782.28