

New York Life Insurance and Annuity Corporation
51 Madison Avenue
New York, New York 10010

Premium Rate Notification

Policyholder Name: NATIONAL GROUP BENEFITS INSURANCE TRUST Subscriber Group ID: 18350
Subscriber Name: ITA Group, Inc

Product Name: Group Critical Illness Policy Effective Date: 01/01/2025
Policy Number: GCI0100075 Rate Guarantee Period: 01/01/2025 - 12/31/2027

New York Life Group Benefit Solutions products and services are provided by New York Life Insurance and Annuity Corporation, subsidiary of New York Life Insurance Company.

Benefit Options:

- Employee: Choice of \$10,000 to \$20,000 in increments of \$5,000
- Spouse: Choice of \$5,000 or \$10,000 in increments of \$5,000
- Child: Choice of \$5,000 or \$10,000 in increments of \$5,000

Employee/Dependent Children Rates		
Monthly Premiums: Employee Paid Premium		
Rates per \$1,000		
Employee Attained Age*	Class 1: All active, full-time and part-time Employees of the Employer regularly working a minimum of 1,000 hours per year in the United States, who are citizens or permanent resident aliens of the United States.	
	Tobacco	Non-Tobacco
<25	\$.67	\$.46
25 - 29	\$.67	\$.46
30 - 34	\$.94	\$.65
35 - 39	\$.94	\$.65
40 - 44	\$1.80	\$1.16
45 - 49	\$1.80	\$1.16
50 - 54	\$2.89	\$1.80
55 - 59	\$2.89	\$1.80
60 - 64	\$4.18	\$2.60
65 - 69	\$4.18	\$2.60
70 - 74	\$4.94	\$4.22
75 - 79	\$4.94	\$4.22
80 - 84	\$4.94	\$4.22
85 - 89	\$4.94	\$4.22
90 - 94	\$4.94	\$4.22
95 - 99	\$4.94	\$4.22
*Rates are based on the above age bands and are per \$1,000 rates. Rates will increase when the Employee reaches a new age band.		

Spouse Rates
Monthly Premiums: Employee Paid Premium
Rates per \$1,000

Employee Attained Age*	Class 1: All active, full-time and part-time Employees of the Employer regularly working a minimum of 1,000 hours per year in the United States, who are citizens or permanent resident aliens of the United States.	
	Tobacco	Non-Tobacco
<25	\$.72	\$.49
25 - 29	\$.72	\$.49
30 - 34	\$1.02	\$.67
35 - 39	\$1.02	\$.67
40 - 44	\$1.98	\$1.21
45 - 49	\$1.98	\$1.21
50 - 54	\$3.19	\$1.95
55 - 59	\$3.19	\$1.95
60 - 64	\$4.62	\$2.83
65 - 69	\$4.62	\$2.83
70 - 74	\$5.07	\$4.67
75 - 79	\$5.07	\$4.67
80 - 84	\$5.07	\$4.67
85 - 89	\$5.07	\$4.67
90 - 94	\$5.07	\$4.67
95 - 99	\$5.07	\$4.67

**Rates are based on the above age bands and are per \$1,000 rates. Rates will increase when the Employee reaches a new age band. Spouse rates are based on the age of the Employee.*