

PROHEALTH

CANCER INSURANCE

Table of premiums
Business rules



Monthly Premium for Non-Smoking Men

Age*	Sum insured							
	10,000	11,000	12,000	13,000	14,000	15,000	16,000	17,000
0 to 19	—	—	—	—	9,24	9,45	9,76	10,03
20 to 24	—	—	—	—	9,24	9,45	9,76	10,03
25 to 29	—	—	9,24	9,49	9,94	10,20	10,56	10,88
30 to 34	—	—	9,24	9,49	9,94	10,20	10,56	10,88
35 to 39	9,50	9,90	10,44	10,79	11,34	11,70	12,16	12,58
40 to 44	11,50	12,10	12,84	13,39	14,14	14,70	15,36	15,98
45 to 49	15,00	15,95	17,04	17,94	19,04	19,95	20,96	21,93
50 to 54	20,00	21,45	23,04	24,44	26,04	27,45	28,96	30,43
55 to 59	27,00	29,15	31,44	33,54	35,84	37,95	40,16	42,33
60 to 64	34,50	37,40	40,44	43,29	46,34	49,20	52,16	55,08
65 to 69	40,00	43,45	47,04	50,44	54,04	57,45	60,96	64,43
70 to 74	45,00	48,95	53,04	56,94	61,04	64,95	68,96	72,93
75 to 79	47,50	51,70	56,04	60,19	64,54	68,70	72,96	77,18
80 and over	48,50	52,80	57,24	61,49	65,94	70,20	74,56	78,88

Age*	Sum insured							
	18,000	19,000	20,000	21,000	22,000	23,000	24,000	25,000
0 to 19	10,44	10,64	11,00	11,34	11,66	11,96	12,24	12,50
20 to 24	10,44	10,64	11,00	11,34	11,66	11,96	12,24	12,50
25 to 29	11,34	11,59	12,00	12,39	12,76	13,11	13,44	13,75
30 to 34	11,34	11,59	12,00	12,39	12,76	13,11	13,44	13,75
35 to 39	13,14	13,49	14,00	14,49	14,96	15,41	15,84	16,25
40 to 44	16,74	17,29	18,00	18,69	19,36	20,01	20,64	21,25
45 to 49	23,04	23,94	25,00	26,04	27,06	28,06	29,04	30,00
50 to 54	32,04	33,44	35,00	36,54	38,06	39,56	41,04	42,50
55 to 59	44,64	46,74	49,00	51,24	53,46	55,66	57,84	60,00
60 to 64	58,14	60,99	64,00	66,99	69,96	72,91	75,84	78,75
65 to 69	68,04	71,44	75,00	78,54	82,06	85,56	89,04	92,50
70 to 74	77,04	80,94	85,00	89,04	93,06	97,06	101,04	105,00
75 to 79	81,54	85,69	90,00	94,29	98,56	102,81	107,04	111,25
80 and over	83,34	87,59	92,00	96,39	100,76	105,11	109,44	113,75

Annual premium = monthly premium x 12

Minimum premium: \$100 per year, \$9 per month. Where a dash appears in the table, the premiums do not meet the minimum premium amount.

* Age: the age attained by the insured at his or her birthday on or prior to the effective date of the policy.

Monthly Premium for Non-Smoking Women

Age*	Sum insured							
	10,000	11,000	12,000	13,000	14,000	15,000	16,000	17,000
0 to 19	—	—	9,24	9,49	9,94	10,20	10,56	10,88
20 to 24	—	—	9,24	9,49	9,94	10,20	10,56	10,88
25 to 29	9,50	9,90	10,44	10,79	11,34	11,70	12,16	12,58
30 to 34	12,00	12,65	13,44	14,04	14,84	15,45	16,16	16,83
35 to 39	14,00	14,85	15,84	16,64	17,64	18,45	19,36	20,23
40 to 44	16,50	17,60	18,84	19,89	21,14	22,20	23,36	24,48
45 to 49	18,50	19,80	21,24	22,49	23,94	25,20	26,56	27,88
50 to 54	19,50	20,90	22,44	23,79	25,34	26,70	28,16	29,58
55 to 59	22,00	23,65	25,44	27,04	28,84	30,45	32,16	33,83
60 to 64	24,50	26,40	28,44	30,29	32,34	34,20	36,16	38,08
65 to 69	27,00	29,15	31,44	33,54	35,84	37,95	40,16	42,33
70 to 74	29,50	31,90	34,44	36,79	39,34	41,70	44,16	46,58
75 to 79	32,00	34,65	37,44	40,04	42,84	45,45	48,16	50,83
80 and over	33,50	36,30	39,24	41,99	44,94	47,70	50,56	53,38

Age*	Sum insured							
	18,000	19,000	20,000	21,000	22,000	23,000	24,000	25,000
0 to 19	11,34	11,59	12,00	12,39	12,76	13,11	13,44	13,75
20 to 24	11,34	11,59	12,00	12,39	12,76	13,11	13,44	13,75
25 to 29	13,14	13,49	14,00	14,49	14,96	15,41	15,84	16,25
30 to 34	17,64	18,24	19,00	19,74	20,46	21,16	21,84	22,50
35 to 39	21,24	22,04	23,00	23,94	24,86	25,76	26,64	27,50
40 to 44	25,74	26,79	28,00	29,19	30,36	31,51	32,64	33,75
45 to 49	29,34	30,59	32,00	33,39	34,76	36,11	37,44	38,75
50 to 54	31,14	32,49	34,00	35,49	36,96	38,41	39,84	41,25
55 to 59	35,64	37,24	39,00	40,74	42,46	44,16	45,84	47,50
60 to 64	40,14	41,99	44,00	45,99	47,96	49,91	51,84	53,75
65 to 69	44,64	46,74	49,00	51,24	53,46	55,66	57,84	60,00
70 to 74	49,14	51,49	54,00	56,49	58,96	61,41	63,84	66,25
75 to 79	53,64	56,24	59,00	61,74	64,46	67,16	69,84	72,50
80 and over	56,34	59,09	62,00	64,89	67,76	70,61	73,44	76,25

Annual premium = monthly premium x 12

Minimum premium: \$100 per year, \$9 per month. Where a dash appears in the table, the premiums do not meet the minimum premium amount.

* Age: the age attained by the insured at his or her birthday on or prior to the effective date of the policy.

Monthly Premium for Smoking Men

Age*	Sum insured							
	10,000	11,000	12,000	13,000	14,000	15,000	16,000	17,000
0 to 19	—	—	—	—	9,24	9,45	9,76	10,03
20 to 24	—	—	—	—	9,24	9,45	9,76	10,03
25 to 29	—	—	9,24	9,49	9,94	10,20	10,56	10,88
30 to 34	—	—	9,24	9,49	9,94	10,20	10,56	10,88
35 to 39	10,50	11,00	11,64	12,09	12,74	13,20	13,76	14,28
40 to 44	12,50	13,20	14,04	14,69	15,54	16,20	16,96	17,68
45 to 49	18,00	19,25	20,64	21,84	23,24	24,45	25,76	27,03
50 to 54	32,50	35,20	38,04	40,69	43,54	46,20	48,96	51,68
55 to 59	60,00	65,45	71,04	76,44	82,04	87,45	92,96	98,43
60 to 64	102,50	112,20	122,04	131,69	141,54	151,20	160,96	170,68
65 to 69	160,00	175,45	191,04	206,44	222,04	237,45	252,96	268,43
70 to 74	202,50	222,20	242,04	261,69	281,54	301,20	320,96	340,68
75 to 79	225,00	246,95	269,04	290,94	313,04	334,95	356,96	378,93
80 and over	230,00	252,45	275,04	297,44	320,04	342,45	364,96	387,43

Age*	Sum insured							
	18,000	19,000	20,000	21,000	22,000	23,000	24,000	25,000
0 to 19	10,44	10,64	11,00	11,34	11,66	11,96	12,24	12,50
20 to 24	10,44	10,64	11,00	11,34	11,66	11,96	12,24	12,50
25 to 29	11,34	11,59	12,00	12,39	12,76	13,11	13,44	13,75
30 to 34	11,34	11,59	12,00	12,39	12,76	13,11	13,44	13,75
35 to 39	14,94	15,39	16,00	16,59	17,16	17,71	18,24	18,75
40 to 44	18,54	19,19	20,00	20,79	21,56	22,31	23,04	23,75
45 to 49	28,44	29,64	31,00	32,34	33,66	34,96	36,24	37,50
50 to 54	54,54	57,19	60,00	62,79	65,56	68,31	71,04	73,75
55 to 59	104,04	109,44	115,00	120,54	126,06	131,56	137,04	142,50
60 to 64	180,54	190,19	200,00	209,79	219,56	229,31	239,04	248,75
65 to 69	284,04	299,44	315,00	330,54	346,06	361,56	377,04	392,50
70 to 74	360,54	380,19	400,00	419,79	439,56	459,31	479,04	498,75
75 to 79	401,04	422,94	445,00	467,04	489,06	511,06	533,04	555,00
80 and over	410,04	432,44	455,00	477,54	500,06	522,56	545,04	567,50

Annual premium = monthly premium x 12

Minimum premium: \$100 per year, \$9 per month. Where a dash appears in the table, the premiums do not meet the minimum premium amount.

* Age: the age attained by the insured at his or her birthday on or prior to the effective date of the policy.

Monthly Premium for Smoking Women

Age*	Sum insured							
	10,000	11,000	12,000	13,000	14,000	15,000	16,000	17,000
0 to 19	—	—	9,24	9,49	9,94	10,20	10,56	10,88
20 to 24	—	—	9,24	9,49	9,94	10,20	10,56	10,88
25 to 29	9,50	9,90	10,44	10,79	11,34	11,70	12,16	12,58
30 to 34	12,00	12,65	13,44	14,04	14,84	15,45	16,16	16,83
35 to 39	14,50	15,40	16,44	17,29	18,34	19,20	20,16	21,08
40 to 44	18,00	19,25	20,64	21,84	23,24	24,45	25,76	27,03
45 to 49	23,50	25,30	27,24	28,99	30,94	32,70	34,56	36,38
50 to 54	35,00	37,95	41,04	43,94	47,04	49,95	52,96	55,93
55 to 59	57,50	62,70	68,04	73,19	78,54	83,70	88,96	94,18
60 to 64	85,00	92,95	101,04	108,94	117,04	124,95	132,96	140,93
65 to 69	125,00	136,95	149,04	160,94	173,04	184,95	196,96	208,93
70 to 74	152,50	167,20	182,04	196,69	211,54	226,20	240,96	255,68
75 to 79	162,50	178,20	194,04	209,69	225,54	241,20	256,96	272,68
80 and over	165,00	180,95	197,04	212,94	229,04	244,95	260,96	276,93

Age*	Sum insured							
	18,000	19,000	20,000	21,000	22,000	23,000	24,000	25,000
0 to 19	11,34	11,59	12,00	12,39	12,76	13,11	13,44	13,75
20 to 24	11,34	11,59	12,00	12,39	12,76	13,11	13,44	13,75
25 to 29	13,14	13,49	14,00	14,49	14,96	15,41	15,84	16,25
30 to 34	17,64	18,24	19,00	19,74	20,46	21,16	21,84	22,50
35 to 39	22,14	22,99	24,00	24,99	25,96	26,91	27,84	28,75
40 to 44	28,44	29,64	31,00	32,34	33,66	34,96	36,24	37,50
45 to 49	38,34	40,09	42,00	43,89	45,76	47,61	49,44	51,25
50 to 54	59,04	61,94	65,00	68,04	71,06	74,06	77,04	80,00
55 to 59	99,54	104,69	110,00	115,29	120,56	125,81	131,04	136,25
60 to 64	149,04	156,94	165,00	173,04	181,06	189,06	197,04	205,00
65 to 69	221,04	232,94	245,00	257,04	269,06	281,06	293,04	305,00
70 to 74	270,54	285,19	300,00	314,79	329,56	344,31	359,04	373,75
75 to 79	288,54	304,19	320,00	335,79	351,56	367,31	383,04	398,75
80 and over	293,04	308,94	325,00	341,04	357,06	373,06	389,04	405,00

Annual premium = monthly premium x 12

Minimum premium: \$100 per year, \$9 per month. Where a dash appears in the table, the premiums do not meet the minimum premium amount.

* Age: the age attained by the insured at his or her birthday on or prior to the effective date of the policy.

Authorized changes after the policy is issued

Type of change	Permitted	Not permitted
Change from smoker to non-smoker	X	
Change from juvenile status to non-smoker (As of age 18)	X	
Reduction of the benefit amount	X	
Increase of the benefit amount*		X

* Implies the issue of another policy.