

**Rate Schedule**

**Policyholder:** Champlain College, Inc.

**Policy Number:** 682817 001

**Policy Effective Date:** January 1, 2021

**Policy Anniversary:** January 1

**Rate Schedule Effective Date:** January 1, 2021

**Premium Due Dates** The first Premium is due on or before January 1, 2021. All subsequent Premiums are due monthly on the first day of the month.

**Initial Rate Guarantee Period** Subject to the **Right to Change Insurance Rates** provision found in the Policy, these rates will be in effect from January 1, 2021 to January 1, 2024.

**INITIAL RATES**

The initial premium for each Insured is based on the initial rate(s) shown below.

**Critical Illness Rate Schedule**

**Monthly Rate Per \$1,000 of Coverage Amount**

*Option A*

<b>Insured's Age on Policy Anniversary date</b>	<b>Employee (includes Children)</b>	<b>Spouse</b>
less than age 25	\$.15	.15
25-29	.22	.22
30-34	.31	.31
35-39	.45	.45
40-44	.65	.65
45-49	.92	.92
50-54	1.30	1.30
55-59	1.83	1.83
60-64	2.66	2.66
65-69	3.94	3.94
70-74	6.08	6.08
75-79	8.80	8.80
80-84	12.56	12.56
85 and over	20.08	20.08

*Option B*

<b>Insured's Age on Policy Anniversary date</b>	<b>Employee (includes Children)</b>	<b>Spouse</b>
less than age 25	\$.15	.15
25-29	.22	.22
30-34	.31	.31
35-39	.45	.45
40-44	.65	.65
45-49	.92	.92
50-54	1.30	1.30
55-59	1.83	1.83
60-64	2.66	2.66
65-69	3.94	3.94
70-74	6.08	6.08
75-79	8.80	8.80
80-84	12.56	12.56
85 and over	20.08	20.08

*Option C*

<b>Insured's Age on Policy Anniversary date</b>	<b>Employee (includes Children)</b>	<b>Spouse</b>
less than age 25	\$.15	.15
25-29	.22	.22
30-34	.31	.31
35-39	.45	.45
40-44	.65	.65
45-49	.92	.92
50-54	1.30	1.30
55-59	1.83	1.83
60-64	2.66	2.66
65-69	3.94	3.94
70-74	6.08	6.08
75-79	8.80	8.80
80-84	12.56	12.56
85 and over	20.08	20.08

**Be Well Benefit Rate Schedule**

<b>Insured</b>	<b>Employee (including Children)</b>	<b>Spouse</b>
<i>Option A</i>		
Monthly Rate for \$50 of benefit:	\$ 1.69	\$ 1.69
<i>Option B</i>		
Monthly Rate for \$75 of benefit:	\$ 3.38	\$ 3.38
<i>Option C</i>		
Monthly Rate for \$100 of benefit:	\$ 5.07	\$ 5.07

Dated at Portland, Maine on November 4, 2020.