

## **RATE INFORMATION AMENDMENT**

This amendment forms a part of Group Policy No. R0146035 CI-0%-A issued to the Policyholder:

Canon Medical Systems USA, Inc.

### **COST OF INSURANCE**

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

#### **CRITICAL ILLNESS BENEFIT**

##### **INITIAL RATE**

Monthly Rate per \$1,000 of coverage				
Issue Age	Employee and Dependent Children		Spouse	
	Non-tobacco use	Tobacco use	Non-tobacco use	Tobacco use
Less than age 25	\$0.53	\$0.80	\$0.53	\$0.80
25 - 29	\$0.58	\$0.96	\$0.58	\$0.96
30 - 34	\$0.76	\$1.35	\$0.76	\$1.35
35 - 39	\$1.03	\$1.98	\$1.03	\$1.98
40 - 44	\$1.46	\$2.91	\$1.46	\$2.91
45 - 49	\$2.01	\$4.02	\$2.01	\$4.02
50 - 54	\$2.65	\$5.37	\$2.65	\$5.37
55 - 59	\$3.49	\$6.84	\$3.49	\$6.84
60 - 64	\$4.46	\$8.19	\$4.46	\$8.19
65 - 69	\$5.02	\$8.54		
70 or over	\$9.00	\$13.76		

#### **MAMMOGRAPHY BENEFIT**

##### **INITIAL RATE**

Employee and Dependent Children	Spouse
Monthly Rate of: \$3.75	Monthly Rate of: \$3.75

**Rate Guarantee and Rate Changes.** We have the right to change the premium rates We charge for this policy.

A change in premium rate will not take effect before January 1, 2020. However, Unum may change premium rates at any time for reasons which affect the risk assumed, including the reasons shown below:

- a change occurs in the benefit design;
- a division, subsidiary, or affiliated company is added or deleted;
- the number of insureds changes by 25% or more; or
- a new law or a change in any existing law is enacted which applies to the benefits.

Unum will notify the Policyholder in writing at least 31 days before a premium rate is changed. A change may take effect on an earlier date when both Unum and the Policyholder agree.

**Premium Payment**

Premium Due Dates: and the day of each calendar month thereafter.

The Policyholder must send all premiums to Unum on or before their respective due date. The premium must be paid in United States dollars.

The effective date of this amendment is January 4, 2018.

Dated at Portland, Maine on April 23, 2018.