



Massachusetts Federal Employees

MA Payroll Premium rates are Biweekly for industry Class C.
Rate sheet prepared by DANA PURNELL & COMPANY, INC. 7/25/26 11:04 PM

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product brochure for each insurance policy/plan listed below.

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CANCER PROTECTION ASSURANCE PLAN LEVEL 3 - Series B70300

Age	Coverage	Premium	IDR	SDR	Total
18-64	INDIVIDUAL	\$21.86	\$2.75	\$0.42	\$25.03
18-64	INSURED/SPOUSE	\$37.32	\$6.48	\$0.42	\$44.22
18-64	ONE-PARENT FAMILY	\$21.86	\$2.75	\$0.42	\$25.03
18-64	TWO-PARENT FAMILY	\$37.32	\$6.48	\$0.42	\$44.22

IDR* = Optional Initial Diagnosis Rider (Series B70050) 5 units (\$500)
SDR* = Optional Specified Disease Rider (Series B70052)

AFLAC-SHORT TERM DISABILITY - Series A-57600

Elimination Period Accident/Sickness - 14/14 DAYS

Annual Income		\$40,000	\$42,000	\$44,000	\$46,000	\$48,000	\$50,000	\$52,000	\$54,000	\$56,000	\$58,000
Monthly Benefit		\$2,000	\$2,100	\$2,200	\$2,300	\$2,400	\$2,500	\$2,600	\$2,700	\$2,800	\$2,900
Benefit Period	Age										
6 MONTHS	18-49	\$25.20	\$26.46	\$27.72	\$28.98	\$30.24	\$31.50	\$32.76	\$34.02	\$35.28	\$36.54
	50-64	\$34.80	\$36.54	\$38.28	\$40.02	\$41.76	\$43.50	\$45.24	\$46.98	\$48.72	\$50.46
12 MONTHS	18-49	\$36.00	\$37.80	\$39.60	\$41.40	\$43.20	\$45.00	\$46.80	\$48.60	\$50.40	\$52.20
	50-64	\$49.20	\$51.66	\$54.12	\$56.58	\$59.04	\$61.50	\$63.96	\$66.42	\$68.88	\$71.34

Age	Coverage	Aflac Plus Rider
18-29	INDIVIDUAL	\$1.44
30-39		\$2.04
40-49		\$3.48
50-64		\$5.94

Age	Coverage	Aflac Value Rider
18-59	INDIVIDUAL	\$5.04

AFLAC HOSPITAL CHOICE - OPTION 1 Benefit Amount \$1,000 - Series B40100

Age	Coverage	Premium	EBR	HSSCR	Total
18-49	INDIVIDUAL	\$11.76	\$3.90	\$8.16	\$23.82
50-59		\$11.94	\$4.38	\$10.44	\$26.76
60-64		\$12.30	\$4.44	\$13.62	\$30.36
18-49	INSURED/SPOUSE	\$16.62	\$8.16	\$14.94	\$39.72
50-59		\$17.58	\$9.12	\$20.76	\$47.46
60-64		\$18.84	\$9.24	\$26.04	\$54.12
18-49	ONE-PARENT FAMILY	\$14.88	\$7.74	\$11.28	\$33.90
50-59		\$15.12	\$7.92	\$12.84	\$35.88
60-64		\$15.36	\$8.04	\$16.86	\$40.26
18-49	TWO-PARENT FAMILY	\$17.64	\$9.84	\$15.24	\$42.72
50-59		\$17.82	\$10.02	\$20.52	\$48.36
60-64		\$19.02	\$10.50	\$27.78	\$57.30

EBR*: Extended Benefit Rider Premium (Available for ages 18-64)
HSSCR*: Hospital Stay and Surgical Care Rider Premium (Available for ages 18-64)



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Age	Coverage	Aflac Plus Rider
18-29	INDIVIDUAL	\$1.44
30-39		\$2.04
40-49		\$3.48
50-70		\$5.94
18-29	INSURED/SPOUSE	\$2.70
30-39		\$4.02
40-49		\$6.60
50-70		\$11.34
18-29	ONE-PARENT FAMILY	\$2.88
30-39		\$3.12
40-49		\$4.20
50-70		\$6.12
18-29	TWO-PARENT FAMILY	\$3.48
30-39		\$4.50
40-49		\$6.78
50-70		\$11.40

ACCIDENT ADVANTAGE - 24-HOUR ACCIDENT OPTION 4 - Series A36000

Age	Coverage	Premium	Total
18-64	INDIVIDUAL	\$15.00	\$15.00
18-64	INSURED/SPOUSE	\$19.62	\$19.62
18-64	ONE-PARENT FAMILY	\$22.92	\$22.92
18-64	TWO-PARENT FAMILY	\$28.38	\$28.38

Age	Coverage	Aflac Plus Rider
18-29	INDIVIDUAL	\$1.44
30-39		\$2.04
40-49		\$3.48
50-64		\$5.94
18-29	INSURED/SPOUSE	\$2.70
30-39		\$4.02
40-49		\$6.60
50-64		\$11.34
18-29	ONE-PARENT FAMILY	\$2.88
30-39		\$3.12
40-49		\$4.20
50-64		\$6.12
18-29	TWO-PARENT FAMILY	\$3.48
30-39		\$4.50
40-49		\$6.78
50-64		\$11.40

CRITICAL CARE PROTECTION POLICY - Series A74100

Critical Care Protection (Individual)

FOBBR: First Occurrence Building Benefit Rider (Rider Series A74050)
SHERR: Specified Health Event Recovery Benefit Rider (Rider Series A74051)

Age	Premium	FOBBR	SHERR	Total
18-35	\$3.96	\$1.08	\$0.48	\$5.52
36-45	\$6.18	\$1.98	\$1.20	\$9.36
46-55	\$8.58	\$2.34	\$1.92	\$12.84
56-64	\$11.52	\$2.58	\$2.76	\$16.86

Critical Care Protection (Insured/Spouse)

Age	Premium	FOBBR	SHERR	Total
18-35	\$5.64	\$2.16	\$0.96	\$8.76
36-45	\$9.48	\$3.96	\$1.98	\$15.42
46-55	\$14.16	\$4.68	\$3.36	\$22.20
56-64	\$20.76	\$5.16	\$5.16	\$31.08



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Critical Care Protection (One Parent Family)

Age	Premium	FOBBR	SHERR	Total
18-35	\$4.38	\$1.14	\$0.54	\$6.06
36-45	\$6.36	\$2.10	\$1.20	\$9.66
46-55	\$8.85	\$2.40	\$1.92	\$13.17
56-64	\$11.82	\$2.70	\$2.82	\$17.34

Critical Care Protection (Two Parent Family)

Age	Premium	FOBBR	SHERR	Total
18-35	\$6.54	\$2.22	\$1.02	\$9.78
36-45	\$10.44	\$4.08	\$2.16	\$16.68
46-55	\$15.42	\$4.74	\$3.60	\$23.76
56-64	\$22.20	\$5.28	\$5.40	\$32.88

VISION NOW - Series VSN100

Age	Individual	Insured/Spouse	One Parent Family	Two Parent Family
18-39	\$6.42	\$10.11	\$10.57	\$13.34
40-49	\$8.72	\$14.72	\$12.18	\$17.22
50-70	\$13.11	\$22.57	\$15.18	\$23.03